Vol. 9. No. 1.
Adv. Sheets pp 1-4 of each no at end as in pattern except when needed to fill up the regular paging
635

The Christian Union

J. B. FORD & CO., Publishers, 27 Park Place,

NEW YORK, JANUARY 7, 1874.

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HENRY WARD BEECHER, Editor.

CONTENTS.

PAGE

THE OUTLOOK 1

EDITORIAL ARTICLES:
- Congregationalism 10
- The Duke of Edinburgh's Marriage 10
- A Late Tea Party 11
- Occasional Notes 11
- Inquiring Friends 12

SERIAL STORY:
- The Circuit Rider 1

POETRY:
- Morning and Evening 1
- Eternal Separation 3
- The Death of Goody Nurse 4
- To a White Jessamine 6

CONTRIBUTED ARTICLES:
- What is Congregationalism? 6
- The City that Abraham Sought 5
- A Retractation 4
- A Sermon by Hyacinthe 3
- The Death of Another Veteran 13

THE HOUSEHOLD:
- Then and Now 16
- Concerning Furnaces 16
- About Improving our Time 16

THE LITTLE FOLKS:
- Johnny becomes Acquainted with Something he can't See 17
- Redbreast's Bath 17
- Puzzles 17

BOOKS AND AUTHORS:
- Recent Works in American Biography 7
- Notes 8
- An Old Friend 8

THE CHURCH 14
THE SUNDAY SCHOOL 12
UPPERMOST TOPICS 18
SCIENTIFIC AND SANITARY 20
PUBLISHERS' DEPARTMENT 20
THE WEEK 15
FINANCIAL 19

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CONTENTS:

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Just as a specimen of the way in which very many of our subscribers write, showing a real esteem and affection for the paper, we append the following letter recently received from a clergyman in the interior of New York State:

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"To J. B. FORD, ESQ.:

"*Dear Sir.*—Herewith I renew my subscription for the *Christian Union* for the *fourth* year, and I desire to say that I think it improves in every year of its existence. It does not contain any sensational rubbish, but abounds in first-class writing on all sorts of questions that are agitating the public mind or on which it is important for the public mind to be informed. It has strong meat for persons of intellectual grasp and culture, and also milk for babes, which renders it pre-eminently suitable for *family* use. One of its gems—and the one which I first look for—is Mr. Beecher's 'Lecture Room Talk.' Those 'talks' do me much spiritual good. They improve the understanding, they strengthen faith, they elevate desire, they stimulate endeavor to attain higher good, and are often worth more than all the rest of the matter.

"Then I like the paper because it advocates '*Christian* union,' and not '*Church* union' merely, knowing full well that the former is necessary to the latter, and will secure it.

"I thought the 'Babies' two years ago were good, but I think the 'Boys' are better, and need only to be seen to secure a hearty welcome in every home in the land. And I shall not be surprised to learn that your list of subscribers for next year has more than doubled.

"Although the *Christian Union* needs no chromos to recommend it, its own sterling qualities being its best recommendation where *intelligence* and *freshness* are appreciated, yet the efforts you make to beautify the homes of the people with pictures of such excellence demand and ought to receive willing and grateful recognition and support. The marvel to me is, how you can do it for the price.

"I am, dear sir, yours most truly, ——."

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A distinguished clergyman said to us other day, "I think there can be no reasonable doubt that the *Christian Union* is the *brainiest* weekly paper published."

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So long as the world stands we shall admire the intellectual force of Napoleon, but as the world grows older it will less and less call him a full hero, because in his disposition and nature he was malign, without moral principle, and without any spiritual instinct. He was a hero on the lower plane of life.

More and more as we grow, we appreciate the finer traits that are in human nature. Men going out into life never forget the mother who stays at home, and who has presented to them a nature with reason dominant, with high moral sense, with refined and sweet affections, with taste, with patience, with gentleness, with self-sacrifice and with disinterestedness. . . .

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That is the reason why fiction is so influential upon us. Writers of fiction can fill their books with just such creatures as they please; and the consequence is that they are populous with angels. We yearn for that which is angelic; and when we come into its presence we find it too good to be thrown away. When we meet persons who seem to be endowed with goodness we wait; and if after waiting we find that they are what they seem to be, whether the goodness is native to them, or whether it is implanted in them by divine grace; if we find that their bent is happiness-producing; if we find that they are just the same under trials and temptations as under other experiences, we cannot, no matter who we are or what we are, help admiring their character, and feeling the power of it.

* From a Sermon entitled "The Science of Right Living?" in Volume I. (New Series) No. 16, of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.75 per annum.

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CONTENTS.

PAGE
THE OUTLOOK 21
EDITORIAL ARTICLES:
The Brotherhood Life 30
The Political Situation 30
Catholic Education 31
Occasional Notes 31
Inquiring Friends 32
SERIAL STORY:
The Circuit Rider 22
POETRY:
The Prayer of Agassiz 21
To Night, the Healer 25
A Vision 23
CONTRIBUTED ARTICLES:
Just a few Words about Adam 23
Bismarck and the Church 24
The Interval of Stillness 24
The Anglican Formularies 25
Scriptural Doctrine of Retribution 25
Protoplasm—A Correction 26
LECTURE-ROOM TALK 26
THE HOUSEHOLD:
Child-Life 36
Who Shall Scour the Pots? 36
Marm Somers's Faith 36
THE LITTLE FOLKS:
Little Mabel 36
Roy Hammond's Ideas about New Years 37
BOOKS AND AUTHORS:
A Masterly Preacher 27
Morris's Translation of Ueberweg 28
Notes 28
SELECTIONS 33
SAYINGS AND DOINGS 33
THE CHURCH 34
THE SUNDAY SCHOOL 32
THE WEEK 35
UPPERMOST TOPICS 38
ART NOTES 32
SCIENTIFIC AND SANITARY 40
PUBLISHERS' DEPARTMENT 40
FINANCIAL 39

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BY H. W. BEECHER.

THE law of the inspiration of distinctively *moral* feeling is a matter which should be more closely studied, perhaps, than almost any other I have mentioned. There is an impression that religious feeling is the direct product of the divine Spirit. It may be, as harvests are the product of the sun; but the sun works differently on different growths. It works in one way on the leaves of a sweet apple-tree, and in another way on those of a sour apple-tree. It works in one way to produce rye, in another way to produce barley, and in another way to produce indian corn. It works in one way upon clay, and in another way upon ice.

Now, the moral or spiritual part of a human being, that part which makes him a man and not an animal—that comes from God. It is universal mind, moving in universal space, that gives us vitality, and inspires our reason and moral emotions in all their variations. I hold, as much as any one, that a true moral feeling is an inspiration of God; but it is an inspiration which acts differently in different persons.

Take the mind of old John Calvin—one of the most incisive, one of the strongest, one of the ablest, and one of the noblest of men in respect to mere intellection—a kind of Christian Plato, without Plato's heart. The great trouble with John Calvin was that he had no heart. But as a profound thinker, as a clear observer, as a reasoner without chaff to his wheat, there has seldom been such a man as he. And if you present to a man like him views of God, of duty, of life, and of the life to come, which shall take hold of his moral nature, they must be not simply consecutive ideas, but ideas arranged, formulated; and they must be presented so as to answer to the intellectual constitution of his mind. There are many who belong to this class.

There are many men that have been trained as lawyers who could not go with any profit to a Methodist meeting where there was a voluminous outpouring of the whole brotherhood, with noise and clamor and sensuous excitement; they would be filled with repulsion and disgust by such modes of worship. And you might take them into the smallest congregation where some Doctor Skinner or some Doctor Williams was discussing a theological question, no matter with what slow reading, no matter with what want of emphasis, no matter with what inevitable dullness, and they would be interested. There would be clear, beautiful, logical ideas presented one after another, and they would sit and take them in, and smack their lips, and say, "That is the kind of preaching for me," and would go home feeling that they had been fed, while their children would go home wishing that father and mother would go somewhere else to church.

We are accustomed to say of such men that they are *men of ideas*—that they have no emotion. They may have no distinctively strong emotion; but they have some emotion; and what they have follows ideas, and produces ideas; and they are to be dealt with by means of ideas; but they are not to rail against nor to despise your fluxes of feeling.

A man says to me, "Do you mean to say that when you walked in the gallery of the Luxembourg and in the Louvre you rose nearer to a conscious perception of God than ever before in your life? Do you pretend to tell me that God blessed vague art, miscellaneous forms and colors, and that these things acted on your mind so as to bring you into communion with the future, with heaven, with spiritual intelligences, and, above all, with God? Do you claim that such moonshine did you good, and ripened summer in your soul?" My reply is, "I do claim just that; and who art thou, that thou shouldst tell God that he shall not impress my moral feeling through the esthetic faculty because he impresses yours through the intellectual faculty?"

I never was near the gate of heaven, I never was so like a globe of fire on every side, as when I first walked in those galleries. Literally, some of the old historic representations which I saw there lifted me above the realization of this lower sphere. Notably, at Stratford-on-Avon, the home of the great poet, the rooms which he occupied, the church, the Avon itself, gently flowing—these so raised me out of my physical consciousness that I seemed to myself like an ethereal being, transparent and invisible. I actually could not feel the ground on which I walked, my whole system was so cerebrated. And when I went to Paris it was just so there. Alas! that it should be only first experiences that have power to affect one so. Never before did I have such a sense of my sinfulness and of my unworthiness as I had when walking, hour after hour, through those chambers. Never before did I so wonder that God should love me. Never before did I have such thoughts of the Lord Jesus Christ. The impressions which I then received were revelations to me.

The beauty-loving element, then, has power to open the door of the soul, and produce profound moral emotions. You say it ought not to; but I say it *does;* you say it is not natural, but I say it is *true;* you say it is not orthodox, but I say it is *divine*—and you can settle it between you!

There are different modes of reaching men's interior natures. Some are to be treated according to one method, and some according to another. It is ignorance or neglect of the laws of feeling that makes so much trouble with persons in their religious experience. There are many who think that if they are to have true moral feelings they must have them in a particular way; whereas true moral feelings come in an infinite number of ways. Some men say to me, "I do not like your church; it is very plain, and there is nothing venerable in it"—and I am afraid they are right. They say, "O! when I go into a cathedral, the moment I step across the threshold I feel that everything changes"—and they are right. There are some folks who are so affected; but they are not to say that everybody else must take that which is true to them; they are to leave to us that which is true to us.

Therefore I say that a certain number of sects is better than any one great body, because some will go to the rousing Methodist church who would not go to the Calvinistic church, where intellectual discussions are carried on; and some will go where there is a magnificent ritual, and where they will be helped through the senses, through the imagination, and through the power of association, who would not go elsewhere. I do not deny to other men their preferences in these matters; and let them not deny my preferences to me. What I call true catholicity is a recognition of all the ways in which God works upon the human soul. Some men come to a feeling of trust, of hope, of faith and of love toward God through the imagination; others come to it through reason; others still through the social instincts; and we should accept all these various methods without quarreling.

* From a Sermon entitled "Religious Constancy" in Volume I. (New Series) No. 17, of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.75 per annum.

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CONTENTS.

	PAGE
THE OUTLOOK	41
EDITORIAL ARTICLES:	
The Basis of Theology	50
Books for Boys	50
Ignorance made Unlawful	51
Occasional Notes	51
A Cry for Pure Air	52
LECTURE-ROOM TALK	46
SERIAL STORY:	
The Circuit Rider	45
CONTRIBUTED ARTICLES:	
Peter's Shadow	41
Church and State in Geneva	42
Changing One's Church	43
Bird Flights Southward	43
Sex in Education	44
The Amenities of Winter Scenery and Travel	44
POETRY:	
He Remembereth	41
The Dryad in the Laurel	43
THE HOUSEHOLD:	
Go to Sleep	56
Oysters and Oyster-Eaters	56
THE LITTLE FOLKS:	
The Sunbeam	56
The Tale of a Giant	56
The Little Worm-Hunters of New York	57
Puzzles	57
BOOKS AND AUTHORS:	
Freeman's Norman Conquest	47
Notes	48
THE CHURCH	54
THE SUNDAY SCHOOL	52
SELECTIONS	53
TRUTHS AND TRIFLES	53
THE WEEK	55
UPPERMOST TOPICS	58
SCIENTIFIC AND SANITARY	60
PUBLISHERS' DEPARTMENT	60
FINANCIAL	59

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HERO-WORSHIP has been so universal throughout the world as to show that there is an element in human nature that longs to expend itself on something which is above it, which it may admire, and from which it may receive potential influence. Not only is it so in respect to heroes that are living, high, or low, or intermediate: it is so in respect to old ones, embalmed ones, historical ones.

Some nations have been almost transformed, from this cause. It is one of the mischiefs of French life that the people of France are not natural, but artificial, formed on models of the Greeks and Romans. For them to form themselves on models of the Greeks and Romans is as if a man should put baby bells, no bigger than thimbles, into a cathedral steeple, and try to make a chime of them, instead of putting there ten-or twelve-thousand-pound bells. They are trying to put on the Greek and the Roman manner, which have hardly any sympathy with their real character; that leads them to desire to have heroes, to worship them and to follow them.

The power of personal influence is seen where a great nature is master in a school—the nature of one like him of Rugby, who died and left no successor. Arnold inspired multitudes of men. The great men in the churches to-day were many of them his pupils. The enthusiasm of men for him, especially when he died, almost knew no bounds. For, as a dandelion is a great deal more beautiful when its blossom perishes, and nothing but its seed-globe remains, so men seem to need to have their external nature purged away from them in order that they may rise to their full power. And though Arnold had an immense power over his pupils while he was living, yet after he was dead his influence impelled them with an enthusiasm which hardly any military man ever gave to his followers.

It is something so in art and literature. We shall find persons following after men in these departments who seem to them to embody their ideal of perfection.

Especially we see it in military heroes. This I need scarcely more than mention. A great warrior, who is at the same time a great *man*, almost carries everybody captive. And I do not wonder. I feel the enthusiasm myself; and I know how everybody else feels who is touched by it. I admire a heroic general; but a general should be a great man in order to call forth the highest admiration. If you could only have taken Washington's moral nature and put it inside of Napoleon, without disturbing that chieftain's military and statesmanlike nature; if besides Napoleon's great military power you could have given him a moral force, how admirable he would have been! I think I would give my life a hundred times a day for such a man. The fire and enthusiasm of one's nature is kindled under the influence of a great soul that brings near, in a visible form, noble traits that hover before us in dreams, and that fill the air with specters.

Take a man who fills up the proportions of manhood; set him in operation, point the age to his achievements, make the nation feel that he is their representative, and give every one a sense of personal aggrandizement in that he is represented by such a grand nature,—and what a stimulus it gives! What a power it exerts over men!

There is nothing that touches the understanding like a thoughtful understanding; there is nothing that touches the imagination like an active imagination; there is nothing that touches feeling like feeling itself; there is nothing that touches moral sensibility like greatness of moral nature in a living form. These things are normal. They are the things which God meant should exercise power over mankind. Living beings are the educators of living beings.

Evidently, then, there is a prodigious power in the nature of personal influence, if it is only understood and used. We have this power without analysis, without philosophical inquisition, and without any considerable degree of arrangement. We have not organized it yet, except to a limited extent. The Roman church has done more in the organization of personal power into institutional forms than any other church on earth.

Now, personal power of the highest kind tends to utilize the objects of it, and to harmonize them with themselves. If you take a serf—an old-fashioned Scottish servitor—and leave him to himself, he degenerates, and becomes vulgarized, and gets to be little better than a cast-off swineherd; but let him be called in the moment of excitement and enthusiasm to stand by his chief, and see how his nature lifts itself up. See how much more there is of him. See how the bad part of his nature goes down, and how the good part of his nature, being inspired, comes up. He is harmonized by the enthusiasm which is given him by his chief. A great nature tends powerfully to stimulate, and to develop in an extraordinary degree, those who are underneath it.

I do not say that everybody has been fortunate in having a nature adapted to receive influence which tended to stimulate it; but I do say that there are many thousand persons who have been thus fortunate. There are hundreds in my presence who, as they listen to this discourse, are saying to themselves, "I trace back the best things in my life to that person, who influenced me."

* From a Sermon entitled "Soul-Power" in Volume I. (New Series) No. 18, of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $4.75 per annum.

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CONTENTS.

PAGE

THE OUTLOOK 61

EDITORIAL ARTICLES:
- Inter-Collegiate Contests 70
- Beginning A Christian Life 70
- Miss Smith's Way 71
- Occasional Notes 71
- Inquiring Friends 72

LECTURE-ROOM TALK:
- Man's power to please God 67

SERIAL STORY:
- The Circuit Rider 65

POETRY:
- Hid with Christ 61
- In Chaleur Bay 65
- Couplets 73

CONTRIBUTED ARTICLES:
- Brothers' Keepers 61
- The Church of the Master 62
- Inferiority of Adam 63
- Reminiscences of Lyman Beecher 63
- Social Lines and Christian Work 64
- Canonicity of the Apocalypse 67
- "Glory" in Oriental Speech 73
- Queen Elizabeth; The New Marriage Law 73

THE HOUSEHOLD:
- Little Locks of Hair 76
- Gemini 76

THE LITTLE FOLKS:
- The Story of Bertha 76
- An Hour with Prof. Crecible 77
- Puzzles 77

BOOKS AND AUTHORS:
- Scottish Chap-Books 67
- The North American 68
- Notes 68

THE SUNDAY SCHOOL 72

THE CHURCH 74

THE WEEK 75

SCIENTIFIC AND SANITARY 80

PUBLISHERS' DEPARTMENT 80

FINANCIAL 4

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" " 1 Foley's No. 3 or 4 gold pen and slide holder.
Club of 6, 1 Foley's No. 7 or 8 gold pen and slide holder, or
" " 1 Foley's No. 7 or 8 gold pen and silver holder, or a half dozen Horsman's swamp willow bats, and one of Horsman's celebrated WHITE DEAD BALLS.
Club of 7, 1 of Foley's No. 1 pearl pencil, or
" " 1 " " rub. screw pen holder and case, or
" " 12 Horsman's sapling ash bats, 36 to 40 inches, long, assorted, made in the most approved style, the best ash bat in the market, and one of Horsman's Red Stocking dead balls, or
" " 1 set of fishing tackle, including one No. 7 rod, one brass balance-handle reel, one linen reel line, 100 feet long, one dozen Limerick fish-hooks on gut, one float and one swivel sinker, from Andrew Clerk & Co., of 48 Maiden Lane.
Club of 8, 1 of Foley's No. 5 or 6 gold pen and silver holder, or
" " 1 of Foley's No. 10 gold pen and slide holder, or
" " 12 sapling ash bats, Horsman's, and one Horsman's white dead ball and one Red Stocking ball.
Club of 9, 1 of Foley's No. 3 pearl pencil case, or
" " 1 " " 3 gold pen and pencil rub. case, or
" " 1 of Horsman's improved table croquet, box-wood, set in walnut box, hinged lid.
Club of 10, 1 hunting case Lepine white metal watch, good timekeeper, or
" " 1 Lotto pendulum board, embracing four games; game of bagatelle, ring toss, tenpins and pocket.
Club of 15, 1 open-face cylinder, 16-line silver watch, improved style, good timekeeper, or
" " 1 open-face cylinder, 20-line silver watch, improved style, good timekeeper, or
" " 12 sapling ash bats, three Horsman's white dead balls and three Horsman's Red Stocking dead balls, or
" " 1 of Foley's gold magic pencils.
Club of 20, 20-line hunting case silver watch.
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ONCE MORE!

Readers of the *Christian Union* have undoubtedly noticed the two full page advertisements (October 8th and November 19th) of my Steam Washer. I this week repeat this advertisement on pages 78 and 79, as the former insertions paid me 500 per cent. on their cost.

J. C. TILTON,
PITTSBURGH, PA.

Financial.

From Saturday, January 17, to Saturday, January 24.

Wall Street.—There is as yet no unfavorable change in the financial situation, although the buoyancy of the various markets has steadied somewhat under the influence of sundry "bear" operations. The bank statement shows a continued increase in the reserves, and from the abundance of money for investment it is evident that the prevailing ease of the market must continue for the present. On call loans the ruling rates are 5@6 per cent. Commercial Paper is easier with quotations at 6½@8 per cent. for first-rate names. In the London market money is quoted at 3½ per cent., which is lower than the bank-rate, the latter being at its minimum of 3½ per cent.

Government Bonds.—Prices have still farther advanced on an active demand for investment. The action of Congress seems to tend toward the legalization of the 44 millions as currency, and this naturally strengthens the demand for gold-bearing government bonds.

The highest quotations for the week were as follows:

	Jan. 19.	Jan. 20.	Jan. 21.	Jan. 22.	Jan. 23.	Jan. 24.
5s, funded, 1881, c.	112⅞	112⅝	112⅝	112¾	112⅞	113
6s, 1881, r.	116⅞	116⅝	117⅛	117¼	117⅜	117⅜
6s, 1881, c.	117⅞	117⅞	118	118⅛	118¼	118⅜
5-20's, 1862, c.	113⅞	113½	114⅛	114⅜	114⅜	114½
5-20's, 1864, c.	115½	115⅝	116¼	116¼	116⅜	116½
5-20's, 1865, c.	115½	115⅞	116⅜	116¼	116⅝	117⅜
5-20's, '65, n. c.	115⅞	115⅞	116¼	116⅝	116½	116⅞
5-20's, 1867, c.	117⅜	117⅞	117¾	117⅞	117⅞	117⅞
5-20's, 1868, c.	116⅞	114	117⅛	117¼	117⅜	117⅜
10-40's, r.	112⅞	112⅞	113	113	113⅞	113½
10-40's, c.	113⅞	113½	114¼	114¼	114¼	114⅜
6s Currency, r.	114½	114½	114⅞	115	114⅞	115

Railroad Bonds.—The prospect is decidedly improving for almost all the popular denominations. The Chesapeake and Ohios have sold at the board for 60½; Canada Southerns, 65.

State Bonds.—Comparatively little is doing in these, the best denominations are held as investments too valuable to be parted with, and the doubtful ones will not command a price sufficiently high. Tennessees are the most active, at 80@80½.

Gold.—The rates have not varied enough to give the speculators much chance for successful operations, although considerable purchases were reported apparently for speculative purposes.

Stocks.—The market was unsettled during the first half of the week by a reported default of February interest on the part of a leading railroad, but it soon recovered its tone, and we believe that the affairs of the road in question are satisfactorily arranged.

The following table shows the highest quotations for the week:

	Jan. 19.	Jan. 20.	Jan. 21.	Jan. 22.	Jan. 23.	Jan. 24.
Gold	111⅞	111⅜	111⅞	111⅜	111⅝	111⅝
N.Y.C.&H.R.	102⅜	103⅞	104⅜	104⅞	104⅜	104
Hariem	125	125½	125½	125½	125⅜	125½
Erie	48⅞	49¼	49½	48	48⅜	48¾
do pref	80	80	....	80	78	....
Lake Shore	80⅞	80⅞	80⅜	80½	81⅛	82⅜
Wabash	54⅞	54¼	54⅞	54⅜	54⅜	54¼
Northwestern	61	61⅜	61¼	61⅞	60⅞	61
do pref	71⅞	72⅜	72½	72⅜	72⅜	72½
Rock Island	106⅜	106¼	106½	105⅞	106⅛	106½
St. Paul	48⅜	48⅜	48½	48½	48⅛	48⅛
do pref	72	72⅜	72⅞	73	72⅜	72⅞
Ohio & Miss.	34	35	35	34⅞	34⅞	34½
Central of N J.	100½	100½	100	99⅞	100	100¼
Pel., L. & W.	101	101⅜	101⅜	101⅜	101½	102⅜
Han & St. Jos.	31⅜	33	32½	32½	32	32
do pref	40½	42½	42½	42½	41½	41⅜
Union Pacific	34⅞	35⅛	35⅜	35½	35¼	35½
Panama	116½	116	115	116	114½	115
Western UnTel	76	76½	76⅜	76⅜	76⅝	77⅜
Quicksilver	28	30	....	27	27½	..
do pref	34⅜	....	39⅜	....	33	..
Pacific Mail	42¼	43	42½	42½	42	41⅞
Adams Express	95½	95¼	95½	94½	95	95⅜
American Ex.	....	62	60⅜	61¼	60½	..
U. S. Ex.	71¼	71½	x68½	68½	69¼	70
Wells, Fargo Ex	71	....	70⅜	....	69	71

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The gross and net earnings of the road, the interest on bonded debt, and surplus for the last three years, have been as follows, viz.:

	Gross Earnings.	Net over operating expenses.	Interest payments.	Surplus after paying interest.
1871	$9,467,072	$5,171,192	$2,884,414	$2,286,778
1872	12,734,729	7,207,284	3,554,299	3,652,985
1873	13,871,089	8,281,649	3,514,357	4,767,292

The Company issued in 1870, $10,000,000 **LAND GRANT BONDS,** the greater portion of which have been sold. A limited amount are offered for sale at 85 and accrued interest.

These bonds were issued October 1, 1870, and have 20 years to run from that date.

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CONTENTS.

	PAGE
THE OUTLOOK	81
EDITORIAL ARTICLES:	
Communism and Christianity	90
President White on Scientific and Industrial Education	90
Prison Libraries	91
Occasional Notes	91
Inquiring Friends	92
SERIAL STORY:	
The Circuit Rider	85
POETRY:	
Friend Ahoy!	81
The Snow	82
Made of Shadow	87
CONTRIBUTED ARTICLES:	
My Foreign Parish	81
Evolution	82
The Church of the Master	83
Judge Campbell's Discoveries in Financial Science	83
A January Pastoral	84
The Case of Commissioner Smith	85
LECTURE-ROOM TALK:	
Christ Stilling the Sea	87
THE HOUSEHOLD:	
Concerning Air	96
In an Old Farm-House	96
THE LITTLE FOLKS:	
Johnnie makes Discoveries in Eyes	97
Grandmother's Bed-fellow	97
Puzzles	97
BOOKS AND AUTHORS:	
Future Punishment	87
Notes	88
ART NOTES	92
THE CHURCH	94
THE SUNDAY SCHOOL	92
THE WEEK	95
SELECTIONS	93
TRUTHS AND TRIFLES	93
UPPERMOST TOPICS	98
SCIENTIFIC AND SANITARY	100
PUBLISHERS' DEPARTMENT	100
FINANCIAL	4

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THE studies, the scenes of labor, of a great many remarkable men have been preserved, and have been visited. I went to see where Jonathan Edwards wrote his *Treatise on the Will*, in old Stockbridge, and sat down in the chair that he used, and at the table where he worked. In Scotland, I went to the house where John Knox lived, and sat down in his study-room. I went, in Geneva, to the church where John Calvin preached, and went into the pulpit where he so many times stood. I should be glad if Bedford Jail were yet standing, and I could go into that, and see where it was that John Bunyan wrote his memorable *Pilgrims' Progress*. But of all places on earth, the one that I would first visit, if it were yet in existence, and I could, would be the sepulcher of the Saviour; and next to that would be the old Roman prison where Paul wrote. Dark, manacled, watched over by a soldier perpetullay, he sent forth from that cold and desolate spot a light which has redeemed captivity, which has dissipated darkness, which has inspired manhood, which not only has made all mankind akin one to another, but has united this visible world with the invisible spiritual kindom. And in the last letters which he wrote, during the closing years of his life, he was caught up, and rendered intensely conscious of the divine nature—of the riches that were in God, revealed through Christ. It was made still larger to his comprehension by the revelation of the Holy Ghost, which was given to him as it was given to all those who are prepared for it, and will take it. This was the direction in which his mind traveled as he grew richer, stronger, older (that is, younger; because the older we grow the nearer we are to being born into the spiritual world, which is the true birth). The nearer he came to that world, the more experience he had, and the more it seemed to concentrate upon this thought—the exceeding riches of God in goodness, in grace, in mercy, in love, in kindness, in everything which we have a word to express in that direction.

God's nature is not specialized and parceled out. God's great attributes are not like legal documents, written and sent by post to particular persons, none being allowed to take them out of the post-office except those whose names are on them. What God is, he is to all—or would be if they would understand him. The God of the whole earth is he. The universal Father is he. In him there is neither Jew nor Gentile, bond nor free, male nor female. All are as one, in God.

Therefore the truth of the bountifulness and largeness of God's grace and goodness is true for everybody, provided everybody will put himself in a relation to take it. The reason why the sun produces in one place geraniums, camellias, azaleas, all forms of exquisite flowers, and does not produce them in another place, is not in the sun. The cause of the difference is in the use to which you put the sun. It shines on the south side of my barn; and what does it produce there? A warm spot, where chickens and cows gather. It shines on the south side of my neighbor's barn; and what does it produce there? Flowers and grapes. What is the reason of the difference? Does the sun change? No, but it is put to different uses. It is just the same sun, with just the same vivific power to all; but its effects are different when it is differently employed. In one man's hands it amounts to nothing, because he does not make any use of it; but in another man's hands it amounts to a great deal, because he does make use of it, and makes it do a great deal for him. The nature of God is the same to all men; but the effects are not the same on all men, because they do not all put it to the same uses.

* From a Sermon entitled "The Riches of God" in Volume II. (New Series) No. 19, of *Plymouth Pulpit*, the weekly pamphlet issue of H. W. Beecher's sermons, published by J. B. FORD & Co., New York. Yearly price, $3. If taken with the *Christian Union* ($3), the two will be sent for $5.75 per annum.

MARRIED.

BEATTY—LOCKWOOD.—On the 31st ult., by Rev. H. W. Beecher, Robert S., son of Capt. Jas. Beatty, Government Surveyor, of Queenstown, Ireland, to Nettie W. daughter of Monson Lockwood, Esq., of Brooklyn, L. I.

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From the "INDEPENDENT," *July* 31, 1873, page 967.

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From the "ILLUSTRATED CHRISTIAN WEEKLY," *Aug.* 16, 1873, page 399.

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From "FRANK LESLIE'S LADIES' JOURNAL," *Aug.* 30, 1873, page 254.

The evil effect of ligatures around the limbs is too well known to need any additional strictures. The common method of keeping the garter in its place necessarily impedes the circulation of the blood, and leads to physical suffering. The Stiger Manufacturing Company has very ingeniously supplied the great desideratum of supporting the stocking without pressing unduly upon the veins and arteries of the body. Their Stocking Supporter is one of the greatest boons ever conferred upon the ladies, and is very highly recommended by the medical fraternity.

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HENRY WARD BEECHER, Editor.

CONTENTS.

PAGE

THE OUTLOOK 101

EDITORIAL ARTICLES:
- The Divine Forgiveness 110
- Jonathan's Sentiments Towards John 110
- The New Temperance Crusade 111
- Life Insurance 111
- Occasional Notes 111
- Inquiring Friends 112

SERIAL STORY:
- The Circuit Rider 105

POETRY:
- The Diamond Cutters 101
- Jack-In-the Pulpit A Friar 103
- Aerolites 104

CONTRIBUTED ARTICLES:
- The Early Anti-Slavery Days 101
- The Serpent's Mistake 102
- Along the Coast of Cuba 102
- The Plain Man Among the Patriarchs 103
- An Installation in an Ancient Catholic Parish 104
- Unitarian Prospects 104

LECTURE-ROOM TALK:
- In His Name 106

THE HOUSEHOLD:
- That Plum-Colored Suit 115
- Artificial Rockeries 116

THE LITTLE FOLKS:
- Johnny Continues His Study of Eyes 116
- Bean Porridge Hot 117
- Blueberry Cake 117
- Puzzles 117

BOOKS AND AUTHORS:
- Dr. Guthrie 107
- Charles Fenno Hoffman 108
- Notes 108

ART NOTES 112

THE CHURCH 114

THE SUNDAY SCHOOL 112

SELECTIONS 113

TRUTHS AND TRIFLES 113

THE WEEK 114

UPPERMOST TOPICS 118

FARM AND GARDEN 120

PUBLISHERS' DEPARTMENT 120

FINANCIAL 2

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MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

STATEMENT, JANUARY 1st, 1874.

Balance, as per Statement, January 1, 1873			$25,587,787 50
Received for Premiums and Annuities during year		$5,402,158 53	
Received for interest during the year		1,769,251 91	
Total Receipts for 1873			**$7,171,410 44**
Paid Claims by Death and Endowments	$1,979,227 24		
Paid Surrendered Policies	484,042 17		
Paid Advertising and Printing	72,306 71		
Paid Contingent Expenses	91,327 49		
Paid Postage and Exchange	11,667 23		
Paid Taxes	95,270 69		
Paid Commissions to Agents	419,240 51		
Paid Physicians' Fees	21,778 52		
Paid Annuities	1,508 70		
Paid Return Premiums	1,798,766 74	4,975,136 00	2,196,274 44
			$27,734,062 02

ASSETS.

Cash on hand	$614,944 62	
Real Estate	149,906 10	
United States Securities	1,405,000 00	
State, City and County Bonds	7,128,300 00	
Bonds and Mortgages	11,430,350 70	
Loans on Policies in force	7,086,385 97	
Due for Premiums in course of transmission	86,677 23	
		27,734,062 02
Interest due and accrued	$584,081 34	
Premiums due and not yet received, on issues principally of December	223,380 18	807,411 52
Total Assets January 1, 1874,		**$28,541,473 54**

Ratio of Expenses to Income, (excluding taxes) 8.59 *per cent.*

The Dividend of Return Premiums declared by the Directors in 1873, will be paid to the assured, as their Premiums fall due in 1874, in conformity with the rules of the Company.

LEWIS C. GROVER, President.
H. N. CONGAR, Vice-President.
EDWARD A. STRONG, Sec'y.
BENJAMIN C. MILLER, Treas.

SAMUEL H. LLOYD, *State Agent Eastern District of N. Y.* 137 Broadway, New York.

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LYCOMING FIRE INSURANCE CO., OF MUNCY, PA.

STATEMENT, *January 1st, 1874.*

Assets $5,766,154 56
Losses paid since organization $4,937,137 54
Cash Dividends 463,366 22

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INSURANCE.

OFFICE OF THE

Atlantic Mutual Insurance Company,

NEW YORK, JANUARY 28TH, 1874.

The Trustees, in Conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st December, 1873:

Premiums received on Marine Risks, from 1st January, 1873, to 31st December, 1873	$6,511,114 22
Premiums on Policies not marked off 1st January, 1873	2,212,160 70
Total amount of Marine Premiums	$8,723,274 92
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.	
Premiums marked Off from 1st January, 1873, to 31st December, 1873	$6,290,016 73
Losses paid during the same period	$2,960,882 49
Returns of Premiums and Expenses	$1,258,319 26

The Company has the following assets, viz.:

United States and State of New York Stock, City, Bank and other Stocks	$8,567,105 00
Loans secured by Stocks, and otherwise	2,892,000 00
Real Estate and Bonds and Mortgages	467,000 00
Interest, and sundry notes and claims due the Company, estimated at	422,894 66
Premium Notes and Bills Receivable	2,883,302 27
Cash in Bank	521,340 59
Total Amount of Assets	$15,613,642 52

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next.

The outstanding certificates of the issue of 1870, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and canceled. Upon certificates which were issued for gold premiums, the payment of interest will be in gold.

A dividend of Forty Per Cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1873, for which certificates will be issued on and after Tuesday, the Seventh of April next.

By order of the Board,
J. H. CHAPMAN, *Secretary.*

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J. D. JONES,	WILLIAM H. WEBB,
CHARLES DENNIS,	SHEPPARD GANDY,
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CONTENTS.

PAGE
THE OUTLOOK 121
EDITORIAL ARTICLES:
Democracy of Plymouth Church 130
What Will You do? 130
Strauss 131
Clothes 131
Occasional Notes 131
Inquiring Friends 132
SERIAL STORY:
The Circuit Rider 124
POETRY:
Solutions 121
Livingstone 123
CONTRIBUTED ARTICLES:
The Silence of Jesus 121
Scriptural Doctrine of Retribution 122
He Giveth Repentance 124
Church Elections in Prussia—The Crown Priace 124
The Old Faith and the New 133
"To Whom be the Glory" 133
The Suffering of the Poor 136
Yale Lectures on Preaching, No. I. 136
THE HOUSEHOLD:
Books and Boys 135
Birds and Cats 136
THE LITTLE FOLKS:
Solomon's Luck 137
Puzzles 137
BOOKS AND AUTHORS:
Edmund Clarence Stedman 127
Notes 128
THE CHURCH 135
THE SUNDAY SCHOOL 132
THE WEEK 135
SCIENTIFIC AND SANITARY 140
PUBLISHERS' DEPARTMENT 140

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Total amount of Marine Premiums	$8,723,274 92
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CASH CAPITAL	$2,500,000 00
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NEW YORK LIFE INSURANCE COMPANY,

OFFICE:

346 and 348 Broadway.

JANUARY 1, 1874.

Amount of net cash assets, Jan. 1, 1873 ..... $21,574,842 76

Income.

Premiums and annuities	$6,131,524 38	
Interest rec'd and accrued	1,418,094 83	7,549,616 21
		$29,124,458 97

Disbursements.

Losses by death	$1,446,123 04	
Dividends and returned premiums on canceled policies	2,344,305 33	
Life annuities, matured endowments, and reinsurance	82,629 13	
Commissions, brokerages, and agency expenses	445,882 91	
Advertising and physicians' fees	115,493 67	
Taxes, office, and law expenses, salaries, printing, revenue stamps, etc.	259,045 57	
		4,693,579 65
		$24,430,879 32

Assets.

Cash in Trust Company, in bank, and on hand	$1,061,537 85	
Invested in United States, New York State, and other stocks (market value, $4,937,320.24)	4,850,195 20	
Real estate	1,768,174 14	
Bonds and mortgages (secured by real estate valued at $44,000,000; buildings thereon insured for over $13,700,000, and the policies assigned to the Company as additional collateral security)	14,135,265 23	
Loans on existing policies (the reserve held by the Company on these policies amounts to $4,052,419.96)	962,112 98	
Quarterly and semi-annual premiums due subsequent to Jan. 1, 1874	563,365 83	
Premiums on existing policies in course of transmission and collection (estimated reserve on these policies, $800,000, included in liabilities)	287,936 34	
Amounts due from agents	26,459 77	
Interest accrued to Jan. 1, 1874	175,831 98	
		$24,430,879 32
Add.		
Excess of market value of securities over cost		87,125 04
Cash assets, Jan. 1, 1874		$24,518,004 36

Appropriated as follows:

Adjusted losses due subsequent to Jan. 1, 1874	$271,655 00	
Reported losses, awaiting proof, etc.	207,715 00	
Reserved for reinsurance on existing policies insuring $122,504,273.20, participating insurance (at 4 per cent., Carlisle net premium); and $1,078,113.65 non-participating (at 5 per cent., Carlisle net premium)	22,087,449 38	
Dividends outstanding	208,630 57	22,775,449 95
Divisible surplus		$1,742,554 41

From the undivided surplus of $1,742,554.41, the Board of Trustees has declared a reversionary dividend, available on settlement of next annual premium to participating policies, proportioned to their contribution to surplus.

The cash value of such reversion may be used in settlement of premium, if the policy-holder so elect.

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Gross Assets **$5,766,154 56**
Total losses paid since organization $4,937,135 54
Cash assets 463,366 22
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RICHMOND, Me., July 14th, 1873.
Messrs. FREEMAN & BURR: In acknowledging receipt of suit, would say the fit is perfect in every particular. I do not hesitate to recommend your house. J. E. ALEXANDER.

NORTH ABINGTON, Mass., Aug. 10th, 1873.
Messrs. FREEMAN & BURR: Coat and vest received. Am much pleased with them. A. A. FORD.

GOSHEN, N. Y., Oct. 17th, 1873.
Messrs. FREEMAN & BURR: My winter overcoat with seal-skin trimmings arrived yesterday. It is a perfect fit, elegantly made, and thoroughly satisfactory in every respect. HERBERT GEDNEY.

OXFORD, N. J., May 1st, 1873.
Messrs. FREEMAN & BURR: The little boy's suit was duly received, and gives entire satisfaction. C. C. WESTON.

LANCASTER, Pa., June 20th, 1873.
Messrs. FREEMAN & BURR: The clothing ordered are received. My coat is a good fit, and my son is highly pleased with pants and vest. NEWTON LIGHTNER.

WASHINGTON, D. C., Dec. 16th, 1873.
Messrs. FREEMAN & BURR: Suit to hand, and am glad to inform you that each portion of same fits very comfortably. J. B. WIMER.

COALBURG, W. Va., Sept. 23d, 1873.
Messrs. FREEMAN & BURR: Suits for H. C. Hereford and myself are received, and give perfect satisfaction. R. S. HARVEY.

RALEIGH, N. C., June 9th, 1873.
Messrs. FREEMAN & BURR: The articles sent are received. Master Pierce is well pleased with your skill in fitting, and taste in arranging his outfit. W. R. COX.

BENNETTSVILLE, S. C., Sept. 22d, 1873.
Messrs. FREEMAN & BURR: Please send to my address forthwith, fall and winter samples. Wish to give you an order, and think several others will. Was much pleased with suit and overcoat received of you last winter. A. MCLEOD.

INDIAN SPRINGS, Ga., March 7th, 1873.
Messrs. FREEMAN & BURR: The suit desired for a particular occasion arrived in due time. The fit is perfect, with not a wrinkle in coat or pants, and perfectly easy. B. F. WARD.

UNIVERSITY OF THE SOUTH, SEWANEE, Tenn., Nov. 24th, 1873.
Messrs. FREEMAN & BURR: Coat and vest received. Am glad to say fit very nicely, and give perfect satisfaction. W. M. SHANNON, Jr.

UNIONTOWN, Ala., June 25th, 1873.
Messrs. FREEMAN & BURR: Clothes received a few days ago. As usual a good fit. Return samples as requested. Will send another order later. DEVONALD D. EVANS.

OXFORD, Miss., Aug. 15th, 1873.
Messrs. FREEMAN & BURR: Package of clothing arrived safely; as usual, all the suits fit perfectly. J. G. SNEDECOR.

MONROE, La., Sept. 12th, 1873.
Messrs. FREEMAN & BURR: Please send samples for winter clothing. The three suits ordered last year gave the greatest satisfaction. The fit was unexceptionable. THOMAS A. GARRETT.

FERNANDINA, Fla., July 18th, 1873.
Messrs. FREEMAN & BURR: Suit sent in June proved a good fit. Please preserve measure. Send fall samples as soon as ready. B. A. ANDERSON.

CORPUS CHRISTI, Texas, Aug. 4th, 1873.
Messrs. FREEMAN & BURR: It affords me great pleasure to acknowledge receipt of invoice of thirty-three shirts for Hook and Ladder Co. They came in good order, and give general satisfaction. You will doubtless receive further orders. E. H. CALDWELL.

CELINA, Ohio, Oct. 19th, 1873.
Messrs. FREEMAN & BURR: Overcoat ordered came to hand and fits perfectly; will send for another suit in the spring. P. JACCARD.

NORMAL, Ills., Jan. 1st, 1874.
Messrs. FREEMAN & BURR: Suit came to hand to-day; never had a suit to fit so well in my life. G. W. BROWN.

PENN MINE, Mich., Dec. 1st, 1873.
Messrs. FREEMAN & BURR: Please accept my apology for not writing on receipt of clothing. It arrived early in November. The fitting is tip-top, and pleases myself and friends perfectly. Inconvenience of travel (snow seven feet on the level), will prevent further orders till spring. This will reach you about Christmas, wishing you a merry one. FRED A. SMITH.

CARTHAGE, Mo., March 26th, 1873.
Messrs. FREEMAN & BURR: Received suit about a week ago, and am well pleased with it. J. WHEELER.

GRENADO, Col., Oct. 1st., 1873.
Messrs. FREEMAN & BURR: Please send samples of suits and overcoats, also blanks for self-measure, etc. Suit sent me to Las Animas, Col., has given perfect satisfaction. WM. M. RIVERS.

SHERMAN, W. T., March 26, 1873.
Messrs. FREEMAN & BURR: Our clothes have just come, and fit most admirably. Many thanks indeed. Please send me some blanks for self-measurement. T. N. SHANKS.

HELENA, M. T., Sept. 3d, 1873.
Messrs. FREEMAN & BURR: Clothes came through in good shape; am much pleased with them. L. J. ROSENCRANS.

SANTA FE, N. M., Oct. 16th, 1873.
Messrs. FREEMAN & BURR: Our three suits came this morning. The fits are first rate. I am ever so much pleased. More orders may be expected from friends here. J. B. M. POTTER, JR.

SALT LAKE CITY, Utah Ter., Sept. 23d, 1873.
Messrs. FREEMAN & BURR: Excuse delay in acknowledging receipt of pants, have been absent. They are the best fit, without exception, I ever had. Please send styles and samples for next season. EDGAR HOWE, care JNO F. LOWELL.

PIOCHE, Lincoln Co., Nev., Oct. 22d, 1873.
Messrs. FREEMAN & BURR: On the 25d of September I sent to you for four suits; they have arrived all right. The fit in each case is excellent. Sent with order coin draft for $92; presume it was sufficient to meet all demands, as you say nothing to the contrary. Please send more blanks, as other parties wish to order. T. W. ABRAHAM.

SAN DIEGO, Cal., Aug. 28th, 1873.
Messrs. FREEMAN & BURR: The suits ordered of you were received. They give entire satisfaction, and greatly admired for their perfect fit, which is truly wonderful. RALPH L. WRIGHT.

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At the request of its President, the Committee on Accounts and the Finance Committee met as a joint Committee for the purpose of making a thorough investigation of all the affairs of the PHENIX INSURANCE COMPANY, as well as an examination of its Securities, Temporary Loans, Cash and other Assets.

In pursuance of that request, and having made a very careful and full examination and investigation as before named, and largely in detail, as well of books as securities, make the following

REPORT.

They find the Company in all respects sound, and that it has the assets set forth in the Statement ending with December 31st, 1873, and which is made a part of this Report.

The Statement shows a surplus of $818,959.88, deducting for Re-Insurance the sum of $630,199.36, there remains as net profits, $188,760.52.

The Company seems never since its organization to have been in a more prosperous condition. The values fixed upon its assets have been purposely placed low by the Committee—less we believe than will be realized. During the last two and a half years the Company has paid all its current losses, nearly one million of extra losses in Chicago and Boston; has made no call upon its stockholders for assessments; has passed no dividend, and now has gross assets amounting to $2,008,947.16, which is in excess of the gross assets in July, 1871, the time when the last dividend prior to the Chicago fire was declared of $132,669.66.

The Committee congratulate the Directors upon the great success of the Company during these last trying years, and are gratified in being able to recommend the declaration of a dividend of five per cent.—Isaac H. Frothingham, Austin Corbin, William P. Beale, Andrew V. Stout, *Finance Committee.* J. S. Rockwell, Wm. B. Kendall, Chas. C. Betts, Thos. H. Rodman, *Committee on Accounts.*

JANUARY 15, 1874.

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CONTENTS.

PAGE

THE OUTLOOK 141
EDITORIAL ARTICLES:
Criticism and Charity 150
A Missionary Day at Westminster Abbey 150
The Ohio Movement 150
The Little People of Sorrow 151
Occasional Notes 151
YALE LECTURES ON PREACHING, NO II.:
How to Use the Bible 145
CONTRIBUTED ARTICLES:
The Crusade in Ohio 141
The Early Anti-Slavery Days, No. 2 142
The Unitarian Church in America 143
The Friendships of Jesus 152
Sectarianism and Liberality 153
Increase our Faith 153
The New Parliament 154
SERIAL STORY:
The Circuit Rider 143
POETRY:
Master Eckart's Sermon 141
Spirit-Presence 143
David in the Wilderness 145
Love's Fantasy 154
A Timely Question 156
BOOKS AND AUTHORS:
Recent School Books 148
Notes 148
THE HOUSEHOLD:
Concerning Sewage 156
THE LITTLE FOLKS:
The Boy with Red Shoes 156
About Prairie Dogs 157
A Coasting Adventure 157
Puzzles 157
THE CHURCH 155
THE SUNDAY SCHOOL 152
EDUCATION 152
ART NOTES 152
UPPERMOST TOPICS 158
THE WEEK 155
FARM AND GARDEN 160
PUBLISHERS' DEPARTMENT 160
FINANCIAL 4

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Vol. 1.] **MARCH NUMBER.** [No. 2.

International Review.

I—WORKING CLASSES IN EUROPE ..... p. 145
Hon. THOMAS HUGHES, M.P., Q.C., London.
II—TRANSIT OF VENUS ..... p. 160
Prof. J. E. HILGARD, U. S. Coast Survey, Washington, D. C.
III—UPPER SCHOOLS ..... p. 173
Rev. JAMES MCCOSH, D.D., LL.D., Pres't of the College of N. J.
IV—PRACTICAL WORK IN PAINTING ..... p. 198
PHILIP GILBERT HAMERTON, Esq., London.
V—OUR NATIONAL CURRENCY ..... p. 213
Hon. AMASA WALKER, LL.D., Brookfield, Mass.
VI—NATIONALISM AND INTERNATIONALISM ..... p. 244
VII—BOOK REVIEWS ..... p. 260

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Bishop Cummins,
Rev. Dr. John Hall,
Rev. Dr. Thomas Armitage,
Rev. Dr. E. H. Chapin,
Rev. Wayland Hoyt,
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Following this paper comes an exquisite poem by **R. H. Stoddard**, entitled **"THE FLOWER OF LOVE LIES BLEEDING;"** a comprehensive review of **"THE CREDIT MOBILIER;"** giving interesting views of the internal troubles of that Company; **A TRIBUTE TO AGASSIZ** by **Jas. T. Fields**; a fresh and gossipy sketch of **ARABIAN WOMEN**, by **Rev. Dr. Robinson**; **A REMINISCENCE OF MARIA VAN NESS, "THE HEIRESS OF WASHINGTON,"** by **Wm. H. Hooper**, a romantic sketch; an ingenious extravaganza entitled **"THE TACHY-POMP;"** a valuable paper on the religious life of **JOHN STUART MILL**; and **"A DREAM STORY"** by **Mrs. Katharine Macquoid**, the author of "Patty." The serials by **Miss Trafton** and **Mrs. Davis** are continued.

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OF THE

Sixth General Conference

OF THE

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OFFICE OF THE

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NEW YORK, JANUARY 28TH, 1874.

The Trustees, in Conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st December, 1873:

Premiums received on Marine Risks, from 1st January, 1873, to 31st December, 1873	$6,511,114 22
Premiums on Policies not marked off 1st January, 1873	2,212,160 70
Total amount of Marine Premiums	$8,723,274 92
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.	
Premiums marked Off from 1st January, 1873, to 31st December, 1873	$6,290,016 73
Losses paid during the same period	$2,960,882 49
Returns of Premiums and Expenses	$1,258,319 26

The Company has the following assets, viz.:

United States and State of New York Stock, City, Bank and other Stocks	$8,567,105 00
Loans secured by Stocks, and otherwise	2,802,000 00
Real Estate and Bonds and Mortgages	467,000 00
Interest, and sundry notes and claims due the Company, estimated at	422,894 66
Premium Notes and Bills Receivable	2,833,302 27
Cash in Bank	521,340 59
Total Amount of Assets	$15,613,642 52

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next.

The outstanding certificates of the issue of 1870, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and canceled. Upon certificates which were issued for gold premiums, the payment of interest will be in gold.

A dividend of Forty Per Cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1873, for which certificates will be issued on and after Tuesday, the Seventh of April next.

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LIABILITIES	216,690 24

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STATEMENT, *January 1st*, 1874.

Gross Assets	$3,766,154 56
Total losses paid since organization	$4,387,137 54
Cash assets	463,366 22

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NORTHWESTERN NAT'L, Mil	900,000

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OF THE

NEW YORK LIFE INSURANCE COMPANY,

OFFICE:

346 and 348 Broadway.

JANUARY 1, 1874.

Amount of net cash assets, Jan. 1, 1873 ..... $21,574,843 76

Income.

Premiums and annuities	$6,131,521 38	
Interest rec'd and accrued	1,418,094 83	7,549,616 21
		$29,124,458 97

Disbursements.

Losses by death	$1,446,123 04	
Dividends and returned premiums on canceled policies	2,344,305 33	
Life annuities, matured endowments, and reinsurance	82,629 13	
Commissions, brokerages, and agency expenses	445,863 91	
Advertising and physicians' fees	115,598 67	
Taxes, office, and law expenses, salaries, printing, revenue stamps, etc.	259,645 57	
		4,693,579 65
		$24,430,879 32

Assets.

Cash in Trust Company, in bank, and on hand	$1,061,587 85	
Invested in United States, New York State, and other stocks (market value, $4,937,320.24)	4,856,195 20	
Real estate	1,768,174 14	
Bonds and mortgages (secured by real estate valued at $44,000,000; buildings thereon insured for over $13,700,000, and the policies assigned to the Company as additional collateral security)	14,135,265 28	
Loans on existing policies (the reserve held by the Company on these policies amounts to $4,052,419.96)	962,112 98	
Quarterly and semi-annual premiums due subsequent to Jan. 1, 1874	563,985 83	
Premiums on existing policies in course of transmission and collection (estimated reserve on these policies, $800,000, included in liabilities)	287,936 34	
Amounts due from agents	26,459 77	
Interest accrued to Jan. 1, 1874	175,851 98	
		$24,430,879 32
Add.		
Excess of market value of securities over cost		87,125 04
Cash assets, Jan. 1, 1874		$24,518,004 36

Appropriated as follows:

Adjusted losses due subsequent to Jan. 1, 1874	$371,655 00	
Reported losses, awaiting proof, etc.	207,715 00	
Reserved for reinsurance on existing policies insuring $122,594,273.20, participating insurance (at 4 per cent., Carlisle net premium); and $1,073,113.65 non-participating (at 5 per cent., Carlisle net premium)	22,087,449 36	
Dividends outstanding	208,630 57	22,775,449 93
Divisible surplus		$1,742,554 41

From the undivided surplus of $1,742,554.41, the Board of Trustees has declared a reversionary dividend, available on settlement of next annual premium to participating policies, proportioned to their contribution to surplus.

The cash value of such reversion may be used in settlement of premium, if the policy-holder so elect.

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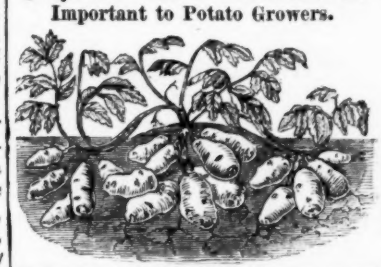
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CONTENTS.

	PAGE
THE OUTLOOK	161
EDITORIAL ARTICLES:	
Our Centennial	170
The Severity of Christ	170
Editorial Independence	171
Variety in Character	171
Occasional Notes	171
Inquiring Friends	172
SERIAL STORY:	
The Circuit Rider	163
CONTRIBUTED ARTICLES:	
The Joy of Delighting	161
Now and Then	162
Is Man under a Divine Curse?	162
The New Swiss Reformation	167
Henry David Thoreau	173
The Right and Wrong of Life Insurance	174
YALE LECTURES ON PREACHING, NO. 3:	
The True Method of Presenting God	165
POETRY:	
Calm under Tumult	161
Defeat	162
Out of the Shell	163
Going Home	167
To-morrow	172
My Heart	174
Not "Sally in our Alley"	176
Tray's Revenge	176
BOOKS AND AUTHORS:	
Recent Books on Art	168
Notes	168
THE HOUSEHOLD:	
Flats *versus* Homes	176
Border Life in the Last Century	176
THE LITTLE FOLKS:	
Johnny Learns an Unexpected Lesson	177
The Father of a Pail	177
Puzzles	177
THE CHURCH	175
THE SUNDAY SCHOOL	172
THE WEEK	175
SCIENTIFIC AND SANITARY	180
PUBLISHERS' DEPARTMENT	180
FINANCIAL	178

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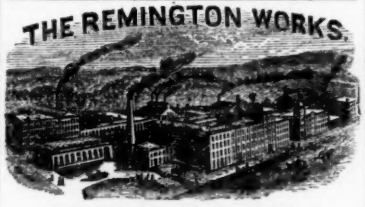

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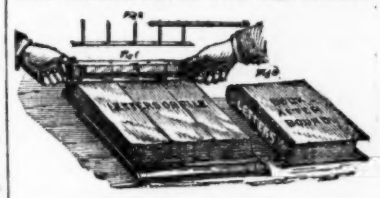

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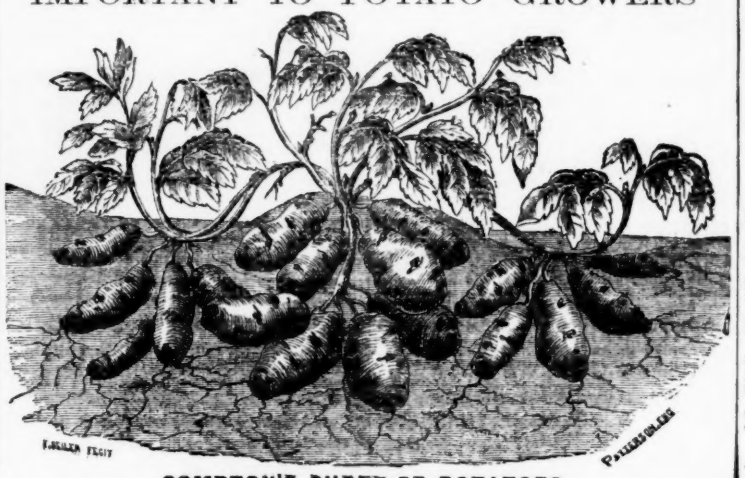

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In addition to hundreds of testimonials from persons who have tested these varieties in our own country, we have the following favorable notice, from Dr. Masters, the talented and well-known editor of the *Gardeners' Chronicle,* shows the high estimation in which **Brownell's Beauty** and **Extra Early Vermont** are held in England:

GARDENERS' CHRONICLE AND AGRICULTURAL GAZETTE OFFICE,
London, England, October 7, 1873.

GENTLEMEN: Last year you were good enough to send us for trial some of your new kinds of Potatoes. As a large trial of over 300 sorts was projected to be carried out at the Royal Horticultural Society Garden, at Chiswick, this season, I thought the fairest way would be to send your samples to be tried with the rest. I sent them under numbers, so that no one but myself knew either the names of the varieties or the senders. I have now the pleasure of telling you that a **First Class Certificate** was awarded by the judges to your **Extra Early Vermont** and to **Brownell's Beauty.** No doubt you will obtain official notice of this ere long; meanwhile I thought you would like to know how much appreciated your potatoes were. I expect the official list of awards will soon be published.

I am, gentlemen, your obedient servant,
(Signed), MAXWELL T. MASTERS.

To B. K. BLISS & SONS, New York.

$750.00 to be divided among the six successful competitors who shall produce the largest quantity of **either of the following varieties of potatoes: EXTRA EARLY VERMONT, BROWNELL'S BEAUTY,** or **COMPTON'S SURPRISE, from one-quarter of an acre of measured ground.** $250 for each variety.

$750.00 to be divided among the six successful competitors who shall produce the largest quantity from **ONE POUND of the seed of either of the above named varieties.** $250 for each variety. Subject to conditions named in our Illustrated Potato Catalogue, a copy of which will be mailed to all applicants.

☞ The Seed in all cases to be purchased from us.

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For a description of the above varieties, with prices for larger quanties, see our Illustrated Potato Catalogue, which will be mailed *free* to all applicants.

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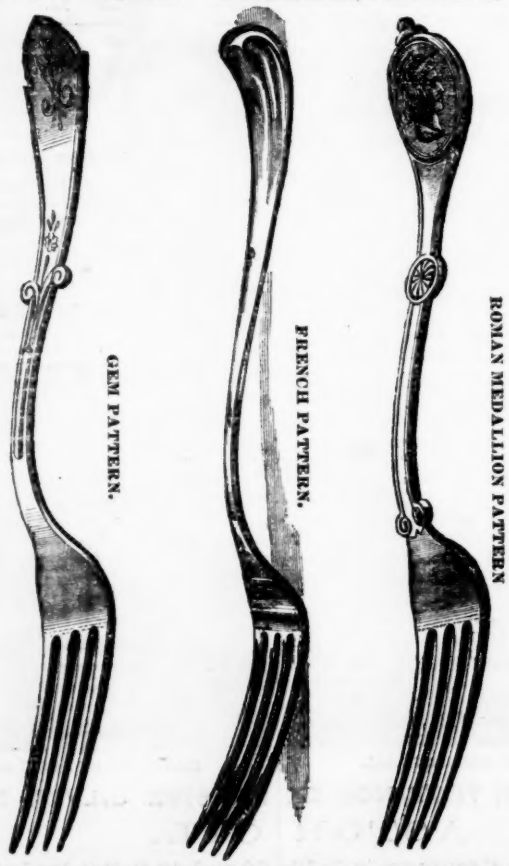

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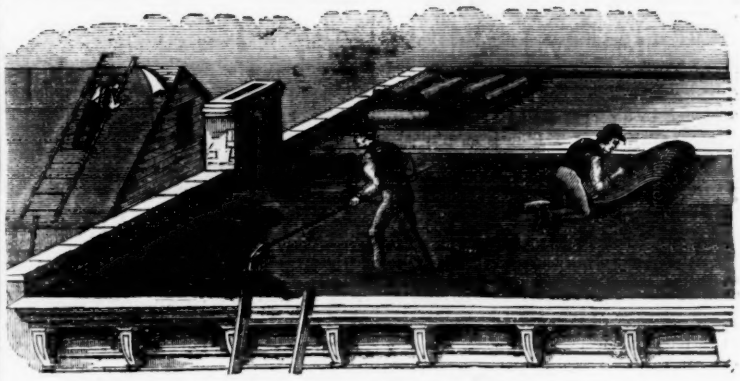

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27 Park Place, New York.

CONTENTS.

	PAGE
THE OUTLOOK	181
EDITORIAL ARTICLES:	
A Homily for Lent	190
The Sin of Being Funny	190
To Supplement the Crusade	191
Occasional Notes	191
SERIAL STORY:	
The Circuit Rider	183
POETRY:	
March	181
Sonnet	182
On Her Grave	184
She Kissed the Dead	187
Peace	193
CONTRIBUTED ARTICLES:	
An Open Letter	181
Penikese and Prof. Agassiz	182
The Early Anti-Slavery Days	183
Three Representative Clergymen	193
A Field Day in the Senate	193
Civilizing the Indians	193
YALE LECTURES ON PREACHING, No. 4:	
Conceptions of the Divinity	185
THE HOUSEHOLD:	
Early Birds	195
Almanacs	196
THE LITTLE FOLKS:	
Peggy's Fawn	197
Daffy-Down-Dilly	197
Puzzles	197
BOOKS AND AUTHORS:	
Catholic Books	187
Lord Derby's Homer	188
Notes	188
THE CHURCH	194
THE SUNDAY SCHOOL	192
THE WEEK	195
ART NOTES	192
TRUTHS AND TRIFLES	192
FARM AND GARDEN	200
FINANCIAL	200
PUBLISHERS' DEPARTMENT	200

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Premiums received on Marine Risks, from 1st January, 1873, to 31st December, 1873	$6,511,114 22
Premiums on Policies not marked off 1st January, 1873	2,212,160 70
Total amount of Marine Premiums	$8,723,274 92
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.	
Premiums marked Off from 1st January, 1873, to 31st December, 1873	$6,290,016 73
Losses paid during the same period	$2,960,882 49
Returns of Premiums and Expenses	$1,258,319 26

The Company has the following assets, viz.:

United States and State of New York Stock, City, Bank and other Stocks	$8,567,105 00
Loans secured by Stocks, and otherwise	2,822,000 00
Real Estate and Bonds and Mortgages	467,000 00
Interest, and sundry notes and claims due the Company, estimated at	422,894 66
Premium Notes and Bills Receivable	2,883,302 27
Cash in Bank	621,340 59
Total Amount of Assets	$15,613,642 52

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next.

The outstanding certificates of the issue of 1870, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and canceled. Upon certificates which were issued for gold premiums, the payment of interest will be in gold.

A dividend of Forty Per Cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1873, for which certificates will be issued on and after Tuesday, the Seventh of April next.

By order of the Board,

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LIABILITIES	216,690 24

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Total losses paid since organization	$4,067,157 54
Cash assets	463,395 22

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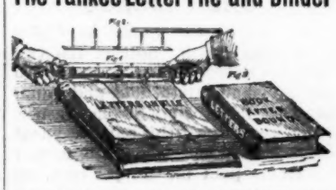

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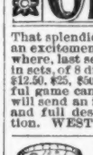

TO FARMERS.

DOUBLE REFINED POUDRETTE of the "Lodi Manufacturing Co." for sale in lots to suit customers. This article is sold for **half the price** of other fertilizers, and is cheaper for Tobacco, Cotton, Corn, and Vegetables than any other in market. It is made entirely from the night-soil, offal, etc., of New York city. Price (delivered) on board in New York city, twenty-five dollars per ton.

I ask attention to the following testimonials.

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W. T. Pomeroy, of Hartford Co., Ct., writes: "I have used the DOUBLE REFINED POUDRETTE for *several years* on Tobacco, and I think it one of the best fertilizers made for this crop.

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ONCE MORE!

Readers of the *Christian Union* have undoubtedly noticed the two full page advertisements (October 8th and November 19th, 1873, and January 28th, 1874), of my Steam Washer. I this week repeat this advertisement on pages 198 and 199, as the former insertions paid me 500 per cent. on their cost.

J. C. TILTON,
PITTSBURGH, PA.

Financial.

From Saturday, February 28, to Saturday, March 7.

The Public Debt.—The February statement, not received in time for insertion last week, is recapitulated as follows:

Debt Bearing Interest in Coin.	
Principal	1,720,360,700 00
Interest	27,661,635 23
Debt Bearing Interest in Lawful Money.	
Principal	$14,678,000 00
Interest	85,580 00
Debt on which Interest has Ceased since Maturity.	
Principal	$9,813,300 26
Interest	201,025 33
Debt Bearing no Interest.	
Principal	$521,678,887 45
Unclaimed Interest	18,824 84
Total Debt.	
Principal	$2,266,530,977 71
Interest	28,055,065 40
Total	$2,294,586,043 11
Cash in the Treasury.	
Total	$139,705,976 15
Debt, less cash in the Treasury.	
March. 1, 1874	$2,154,880,066 96
Feb. 1, 1874	2,157,470,114 41
Decrease of debt during past month.	$2,590,047 45

Wall Street.—Gold sales were resumed by the Treasury this week. Three millions will be sold during the month. The legal tender circulation is about 382,000,000, and it is said that Mr. Richardson will withdraw the extra issue made by him as rapidly as possible. Mercantile paper is quoted at 5@6½ per cent. for prime acceptances. Banks in the manufacturing districts are reported as having bought the paper of dry goods merchants in considerable amounts.

Government Bonds.—Prices have somewhat declined, but there is still considerable activity. The 5 per cent. gold loan of 1858 is now practically paid off.

The highest quotations for the week were as follows:

	Mar. 2.	Mar. 3.	Mar. 4.	Mar. 5.	Mar. 6.	Mar. 7.
New 5s c'p...'81.	114¼	114¼	114¼	114⅝	114¾	114⅝
6 p. ct. reg....'81.	119¾	119¾	119⅝	119⅝	119⅝	119⅝
do. c'p.....'81.	119¾	119¾	119¾	119⅝	119¾	119¼
5-20 reg.....'62.	....	....	....	....	....	116¼
5-20 c'p.....'62.	117¼	117	116¾	116¾	116¾	116¾
5-20 reg.....'64.	119	118¾	118	118¾	118¾	....
5 20 c'p.....'64.	119	118¾	118	118¾	118¾	118¼
5-20 reg.....'65.	....	....	....	....	....	119
5-20 c'p.....'65.	120¼	120¼	120	119¾	119¼	119⅝
5-20 reg. n.....'65.	....	....	....	....	....	....
5-20 c'p. n.....'65.	118¾	118¾	118	118¾	118¾	118¼
5-20 reg.....'67.	....	....	....	....	....	....
5-20 c'p.....'67.	119¼	119	118¾	119	118¾	118¾
5-20 reg.....'68.	....	....	....	....	....	....
5-20 c'p.....'68.	118¾	118¾	....	....	118¾	118¾
10-40 reg.....	112¼	112	112¼	112	112⅝	112⅝
10-40 c'p.....	112¾	112¾	112¾	113¾	113	112¾
6s cur.....	....	116¼	116	115¾	116¾	116¾

Stocks.—A general decline of 2@4 per cent. has been the feature of the week, in consequence of the slightly waning prospects of inflation. Several railroads have reported a handsome net increase of earnings, but the majority show a decrease as compared with February of last year.

The following table shows the highest quotations for the week:

	Mar. 2.	Mar. 3.	Mar. 4.	Mar. 5.	Mar. 6.	Mar. 7.
Gold.....	112¼	112¾	112¼	112¾	111¾	111¾
N.Y.C.&H.R....	104¾	104¾	103¾	103¾	103¾	104¾
Harlem.....	134	130¾	129¾	130	129¾	130
Erie.....	47	46¾	46	45¾	44¾	46¾
Lake Shore. ..	80¼	80¾	79¾	79¾	78¼	78¾
Wabash...	49¼	48¾	47¾	48¾	47¾	47
Northwestern	56¾	55¾	54¾	54¾	53¾	52¾
do pref....	73¾	73	71¾	71½	71	71
Clev., C., C. & I.	30¾	30¼	30	30¼	29¾	29¾
Rock Island....	107¼	106¾	105¾	105¾	104¾	105¼
St. Paul.....	43¾	42¾	43¾	43¾	43	43¾
do pref.....	73¼	73	71¾	71¾	71	68½
Mich. Central...	....	....	....	....	....	....
Ohio & Miss....	31¾	31¼	30¼	30¼	30	30¼
Central of N J..	104¾	105¼	104¾	....	104¾	104¾
Del., L. & W....	110	110	109¾	109¾	108¾	109
Han & St. Jos..	30¼	30¼	29¾	30	29¾	29¾
do pref.....	....	....	....	....	....	39¾
Union Pacific...	34¼	34¾	34¾	34¼	33¾	34
Panama.....	116	115¾	115¾	114¾	114	115¾
St. L. & L. M....	....	....	....	....	....	....
Western UnTel	75¼	74¾	74¼	74¾	73½	75¾
Quicksilver.....	32¾	32	33	32½	33	31¾
do pref.....	....	....	....	....	....	....
Pacific Mail.....	43¼	43¾	43	43¼	42¾	42¾
Adams Express	95¾	96¼	97	95	96	96¼
American Ex...	64	64¼	64¼	64¾	63	63¾
U. S. Ex.....	72	71	72	71	71	72
Wells, FargoEx	77¾	78	78	75	77	76

Foreign Exchange.—Nominal quotations are:

	60 days.	3 days.
London prime bankers.....	4.84@4.84½	4.87½@4.88

BANKING-HOUSE OF FISK & HATCH,
NO. 5 NASSAU ST., NEW YORK.

WE BUY AND SELL GOVERNMENT BONDS, and Gold at current market rates; buy Gold Coupons; buy and sell Stocks and Bonds at the Stock Exchange on Commission for cash; receive Deposits, and allow interest at the rate of four per cent.; make Collections, and transact a general Banking and Financial business.

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LEO, Captain Dearborn, Wednesday, March 18th, from Pier 16, East River, at 3 P.M. Murray, Ferris & Co., agents, 52 South St.
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CONTENTS.

PAGE
THE OUTLOOK 201
EDITORIAL ARTICLES:
Charles Sumner 210
God's Personal Revelation 210
National Art 211
Occasional Notes 211
Inquiring Friends 212
SERIAL STORY:
The Circuit Rider 204
POETRY:
My Broken-winged Bird 201
Three Things 206
The Unknown and the Known 206
The Guest 207
Satisfied Longings 212
An Old Wife's Dream 216
CONTRIBUTED ARTICLES:
The Sunday-school Library 201
Going up to Jerusalem 202
Compulsory Education 203
The Rise and the Fall of Man 203
The Proposed Congregational Council 213
The Election of a Pope 213
YALE LECTURES ON PREACHING, No. 5:
Practical Use of the Divine Ideal 205
THE HOUSEHOLD:
Connie's Chance 216
THE LITTLE FOLKS:
My Baby and My Bird 217
Don't, Charley 217
Puzzles 217
BOOKS AND AUTHORS:
New Sermons 208
Notes 208
THE CHURCH 214
THE SUNDAY SCHOOL 212
SCIENTIFIC AND SANITARY 220
PUBLISHERS' DEPARTMENT 220
THE WEEK 215
FINANCIAL 219

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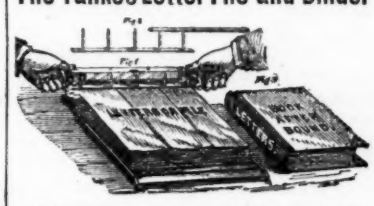

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This sentiment is but the counterpart of a natural and prevalent feeling in prosperous men. What is the use, they say, of this thinking about to-morrow and to-morrow and to-morrow, as if it were to be the last syllable of recorded time? What is the good of perplexing ourselves about the future, while the air is balmy and the skies are blue and the wind is fair every day? They talk like the roaming quartermaster. The calms which surround their accomplished ambitions, or the trade winds which blow with tropical regularity into their bellying sails, make them so thoroughly contented with themselves and what they have done that they believe every day will be like the present.

The ship has crossed the Equator, and, running before the wind, passes the lower limit of the tropics; while the sun, no longer vertical, is behind her, throwing lengthening shadows ahead. Now she traverses the temperate latitudes. The days become shorter, the nights darker, the wind cooler, the sky is changeable, and the sea is confused. She begins to meet with heavy weather. The stormy seas knock against her bows. They leap aboard of her, and wash away everything that is not securely fastened. She rolls and plunges and strains, and can hardly keep her head up to her course. Day after day, as she forges her way through the ugly sea, struggling against the tempest, she is compelled to take in more sail and send down more spars from aloft. At last she is enveloped in blinding snow-storms; and while the winds howl and the angry seas rise around her, she tries to make herself ready to encounter the furies of Cape Horn.

Men are not as lucky as ships. Very few of them can weather their Cape Horn. The number of men who succeed in carrying their property safely through life is very small—not one in twenty, according to the records. And the majority of men know this fact at the outset of the voyage. Every financial convulsion proves that in a life of trade and commerce, the chances of wealth are against every man at last. No matter what his business is, it all rests so much on a faith in the honesty and industry of his fellow-men—on a mere belief that all of them will keep their promises—that it is impossible for anyone to be sure of a final profit, however satisfactory the profit is to-day. Therefore, while examining closely the credit value of his customers, on whose success his own business salvation depends, every man ought to investigate his own credit with the future. How much can the future trust him for? How much will it be able to pay to his wife and children, should death take charge of his estate to-morrow? Is there anything for his family to depend upon, if a commercial panic should suddenly arise to-day, as it has arisen in other days, and engulph his business in its stormy sea?

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Name and Residence.	*Amount Paid.*
Lewis M. Janes, Akron, O., lost on steamer Pewabic	$5,000
R. C. Jackson, chief engineer of str. Pewabic	2,000
Chas. F. St. John, New Haven, lost at sea	1,000
Daniel B. Bostwick, Ravenna, O., stone fell on head	2,000
Stephen Super, conductor, Peoria, Ill., killed by cars	5,000
Chas. J. Creditor, Fort Wayne, Ind., arms blown off	2,000
John B. Preston, St. Louis, drowned at Lockport	5,000
Henry C. Thompson, Morrisville, N. Y., killed by a fall	2,000
Anson Casler, Little Falls, N. Y., murdered	1,000
Dr. C. G. M. Griffiths, Delaware County, Pa., murdered	10,000
Daniel Wells, Defiance, O., killed by blow on the neck	1,000
J. G. Anthony, Buffalo, W. Virginia, killed by a fall	1,000
J. T. Cunningham, Sing Sing, N. Y., fatally scalded	5,000
Fred S. Merwin, Atchison, Kansas, murdered	10,000
G. W. Grippen, conductor, Elgin, Ill., run over by cars	2,500
G. B. Hicks, Northampton, Mass., drowned	1,000
Isaac S. Hayden, Hartford, Ct., lost on steamer Constitution	5,000
Thos. Shave, New York, lost on same steamer	1,000
John W. Hudson, New York, lost on same str.	1,000
John Rye, Ravenna, O, killed by explosion	1,000
B. D. Vining, S. Weymouth, Mass., crushed	2,000
Elliot Brock, Norway, Me., killed by bursting of wheel	2,000
Henry Forno, New Orleans, killed by explosion	5,000
G. A. Peters, Owensboro', Ky., explosion str. Missouri	5,000
Jas. H. Blount, New York, thrown from carriage	5,000
Stephen Bogart, Eastchester, N. Y., run over by cars	2,000
J. H. Robinson, Jefferson City, Mo., boiler explosion	5,000
Asa Hamilton, Wellington, O., fell down stairs	5,000
John Goodwin, Dayton, O., skull fractured	5,000
Henry Manderfield, St. Louis, Mo., arm broken, lockjaw	2,000
R. M. Bloomfield, conductor, Rockford, Ill., railroad accident	5,000
John W. Crafts, Boston, killed by falling on a knife	10,000
A. L. Carpenter, Port Jervis, N. Y., killed by accident	3,000
Leonard A. Grover, Skowhegan, Me., drowned	3,000
J. C. Phelps, Northampton, Mass., crushed by cars	2,000
Jas. Welsh, Phœnixville, Pa., drowned	1,000
Capt. A. Menter, Newport, Ky., shot by burglar	5,000
George Herriff, Ravenna, O., run over by cars	1,000
W. S. Haven, San Francisco, nitro-glycerine explosion	2,000
R. F. Graves, Peekskill, crushed while coupling cars	2,000
C. B. Wheeler, conductor, Peekskill, N. Y., railroad accident	3,000
M. M. Parker, St. Louis, burned to death	1,000
Stephen Smyth, Lynn, Mass., drowned	2,000
F. A. Gifford, Jr., Fishkill, N. Y., drowned	1,000
Wm. Hudson, Fulton, killed by timber falling on head	2,000
O. B. Westfall, Pittsburg, Pa., killed by explosion	3,000
John M. Springs, Charlotte, N. C., accidentally shot	5,000
Geo. W. Jacobs, Phœnixville, Pa., crushed	1,000
Frederick Fickensher, Aurora, Ill., killed by fall	3,000
Chas. McGary, Toledo, O., killed by cars	2,000
W. M. Brookover, Zanesville, O., transfixed by iron bar	2,000
Aaron Meyers, Pittsburgh, Pa., drowned	5,000
John D. Glancey, Salamanca, N. Y., R. R. acc.	5,000
John Tjader, Peoria, Ill., carried over revolving shaft	5,000
S. L. Parsons, North Brookfield, Mass., fell from steeple	1,000
C. F. Bertram, Baltimore, killed by falling wall	1,000
B. W. Avner, Keeler, Mich., killed by accident	1,000
Wm. Laing, New York, lost at sea	5,000
M. H. Bigelow, Springfield, N. Y., killed by accident	2,000
Jacob A. Dearborn, Dunkirk, N. Y., killed on railroad	3,000
Hiram S. Bowen, Columbia, Pa., run over by cars	4,000
James Chatwine, Harrisburg, Pa., killed at rolling mill	3,000
James M. Gotham, Lowell, Mass., accident on cars	2,000
Wm. C. Cobb, Troy, Pa., killed by R. R. accid't	3,000
Thos. Hopkirk, St. Louis, foot crushed, lockjaw	5,000
Wm. S. Morgan, Amboy, Ill., killed by cars	3,000
E. C. Smith, Montville, Conn., killed by fall	1,000
Richard Batchelder, Salem, Mass., killed by cars	2,000
Nicholson O. Winn, Portland, Me., burned to death	1,000
A. R. Calden, East Boston, lost at sea	5,000
Luther E. Briggs, Saline, Mich., accidentally shot	6,000
J. S. Sanders, St. Clair, Mich., drowned	2,000
E. P. Fisher, Boston, killed by R. R. accident	2,000
N. B. Hutchinson, Providence, Pa., fell under cars	1,000
Chas. S. Dubois, Englishtown, N. J., tree fell on him	2,000
Chas. Corns, Buffalo, N. Y., bar of iron fell on his head	1,000
A. L. Jewell, Waltham, Mass., killed by fall	2,000
Jas. B. Houston, Boston, Mass., dead crushed	2,000
D. G. Maynard, Marquette, Mich, drowned	5,000
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Horatio Andrews, Bingham, Me., impaled on a cart stake	1,000
Caleb S. Hobbs, Cleveland, Ohio, accidentally shot	5,000
M. M. Crooker, Rutland, Vt., R. & B. railroad accident	5,000
Thomas R. Abbott, Lowell, Mass., R. & B. railroad accident	5,000
Alfred R. Field, Greenfield, Mass., R. & B. railroad accident	2,000
Horace M. Whitmore, San Francisco, drowned	5,000
Palmer H. Russell, San Francisco, drowned	5,000
John Macdiarmid, New York, lost at sea	10,000
James B. Blake, Mayor of Worcester, gas explosion	5,000
Silas H. Lewis, Jr., St. Albans, Vt., accidentally shot	5,000
W. H. Forbush, Buffalo, New Hamburgh R. R. accident	10,000
W. C. Curry, Erie, Pa., New Hamburgh R. R. accident	10,000
George Berg, Chicago, fireman, fall of a wall	2,000
H. J. Woodhull, Salt Lake City, shot by a miner	3,000
Hon. Sharon Tyndale, Springfield, Ill., murdered	4,000
R. B. Treadway, Chicago, fell down hatchway	10,000
Wm. D. Winter, Bayou Sara, La., murdered	10,000
John J. Watson, Chicago, shutter fell, fractured skull	5,000
George L. Heuman, Bay City, Mich., lost on Cambria	5,000
Max R. Maximilian, N. Y., concussion of brain by fall	5,000
Adam Billau, Cincinnati, drowned	5,000
C. D. Caldwell, Putnam, O., thrown from carriage	3,000
Henry E. Brown, Green Bay, Wis., accidentally shot	5,000
E. B. Smith, Detroit, killed by railroad accid't	10,000
Capt. R. Norton, Gardiner, Me., killed by railroad accident	5,000
Charles H. Bliss, Providence, lost on steamer Metis	5,000
N. Marsh, Newark, N. J., lost on steamer Metis	5,000
P. H. Field, Geneva, N. Y., lost on steamer Metis	3,000
H. E. Valentine, Hartford, Ct., killed by a fall	6,000
Wm. E. Jones, Somerville, Mass., drowned	5,000
John Hiles, Milwaukee, lost on steamer Ironsides	5,000
Hon. James Ritchie, Boston, lost on tug-boat	5,000
Geo. F. Bacon, Chicago, railroad accident	5,000
Martin Bowers, Irwin, Pa., kicked by a mule	1,000
A. S. Butler, Allegan, Mich., stage coach accident	5,000
John C. Teemyer, Baltimore, carriage accid't.	3,000
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CONTENTS.

	PAGE
THE OUTLOOK	221
EDITORIAL ARTICLES:	
The Testimony of Christ	230
Congregational Council	230
The Power of Character	230
Poor Jack	231
POETRY:	
Charles Sumner	221
Sonnet	225
Beside the Dead	232
CONTRIBUTED ARTICLES:	
The King's Picture Books	221
The Early Anti-Slavery Days. IV	222
The Consolidation of Germany	223
The Minister's Balloon	223
Why Hast Thou Forsaken Me?	227
Gethsemane	232
Scriptural Doctrine of Retribution	233
YALE LECTURES ON PREACHING, No. 6:	
The Manifestation of God through Christ	225
THE HOUSEHOLD:	
Taken for Granted	236
The Vegetable Garden	236
THE LITTLE FOLKS:	
A Winter Holiday	236
Little Tim	237
Puzzles	237
BOOKS AND AUTHORS:	
Woman's Right to Knowledge	228
Notes	228
THE SUNDAY SCHOOL	232
THE CHURCH	234
THE WEEK	235
UPPERMOST TOPICS	238
FARM AND GARDEN	240
PUBLISHERS' DEPARTMENT	240
FINANCIAL	239

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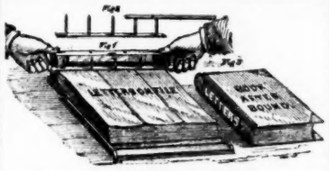

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THERE are a great many families who esteem it a fireside pleasure to read this paper as it appears at their homes week after week. These homes are centers of virtue and affection in every State between the Atlantic and the Pacific. But in how many of them has the father purchased a life insurance for the benefit of his wife and children, so that, should death come suddenly upon him, they may be able to maintain their home, with all its fireside pleasures, as it was while he was living? Enter one of these homes, here and there, at random, and ask the father, "Have you caused your life to be insured?"—he will probably reply, "No; I have not done it yet." Then if you ask him what he thinks will become of his family should he suddenly die, he will hesitate to answer, because he has not been reminded of that dreadful possibility before. He has never expected to die suddenly, and therefore he has not insured his life. His reasons are plenty as blackberries for neglecting this duty;—He has always been too busy, or too well, or too poor, or he had forgotten about it entirely!

Now you say to him: "Suppose, contrary to your expectations, that you should die suddenly! Suppose, while traveling, you should be crushed in a railroad train, or be drowned in a steamer; or suppose you should lose your life by an accident while working in your house, your mill, your meadow, or your shop; or while walking along the sidewalk, or hurrying across the crowded street of a city; or, instead of losing your life instantly, you are made a cripple and an invalid. What will become of your family then? Is it not your duty to think of all these possibilities (which are sure to happen to many people this year) and to provide for their consequences in advance? Do not the ordinary instincts of humanity declare that, as the natural protector of your family, you ought to make some sure provision against their suffering at the time when you shall be disabled or dead? And is there any provision for this purpose which is so reliable as an insurance on your life?"

There can be no negative answer to these questions. Yet it seems to be necessary to reiterate them again and again, not only because men need to be instructed in their duty, but because they need to be reminded to do it when it can be done.

Every reader would be quick to condemn any man who, being able, neglects to provide the daily necessaries of life for his family; who, having the means to feed them, starves them who, having the means to educate them, allows them to grow up in ignorance. But is there really much difference between neglecting them in your life and leaving them penniless at your death? The more a man loves and cherishes his family the greater is his obligation to provide for them in the future. He had much better inure them to all kinds of hardship now, while he lives, if he intends to leave them in destitution when he dies!

Here is a very worthy man who says: "I can't afford to have my life insured because it is as much as I can do to maintain my family." He thinks, as many others erroneously think, that the daily wants of his wife and children so nearly absorb the money he makes, that he cannot spare any of it for making a future provision for them. But life insurance, in his case, is the first and most important of all family wants. Let this man look at the other side of his domestic picture—the future side! If it is true that while he is in health and has a business, trade or profession to live on, the daily wants of his wife and children are but evenly supplied, so that there is nothing to be spared for the future, let him draw a picture in his mind of the condition to which they will certainly be reduced should he die suddenly! It is easy to see that there must then be an end to all the independence of his family, that their home must be abandoned, the wife and children must descend into poverty accompanied by the indifferent sympathy of relations and the reluctant charity of friends! Who will help them then? Can any man expect the world to do for his family what he himself has refused to do for them?

It is for the benefit of prudent men who love their families and think of their welfare in the future as well as in the present, that such institutions as the Equitable Life Assurance Society exist. Every wife and child is therefore interested in the continued prosperity of this Society. And if men would advise with their wives, they would be likely to find the means of securing its protection and of keeping it without trouble. For in almost every household a small self-denial can easily accumulate enough money for the commencement of a life insurance. And when it is once begun the self-denial required for its continuance becomes less and less every year, until it has become no self-denial at all. What men ought do is to cause their lives to be insured in good season—those of them on whom families are dependent for the comforts of life—so that the light at their firesides may never go out.

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J. B. FORD & CO., Publishers, 27 Park Place.

NEW YORK, MARCH 25, 1874.

$3.00 YEARLY IN ADVANCE. SINGLE COPIES, 8 CTS.

Private Correspondence

OF

Rev. R. S. STORRS, D.D.,

and Rev. WM. IVES BUDINGTON, D.D.

WITH

HENRY WARD BEECHER.

(Published by mutual consent of the parties.)

IT is known that a conference was held at the study of Dr. Storrs, between the pastors of the Church of the Pilgrims, the Clinton Avenue Congregational Church, and Plymouth Church, to ascertain if it were possible to effect a private settlement of the difficulties which had arisen between the two associated churches and Plymouth Church. The result of the conference was an agreement that, if by a full and frank correspondence between the pastors, a ground could be found for agreement among themselves, enough of the correspondence might be published to make known the reasons of mutual satisfaction; if no perfect agreement should be reached, there might be certain questions prepared and laid before the next National Congregational Council *in thesi;* or, if that alternative failed, there might be arranged a satisfactory basis for calling a Mutual Council.

Mr. Beecher urged the gentlemen to make the most searching inquiry into the principles and policy of Plymouth Church, promising to give, with the uttermost freedom, all required facts and explanations. The correspondence which thereupon ensued is here given in full.

There are several essential points in this correspondence, to which attention is invited:

1. The declaration is made by Mr. Beecher (Letter II) that no man by joining a church divests himself of the right to withdraw from it; and that, though ordinarily such withdrawal should be with the expressed consent of the church, yet, in contingency, every man has an indefeasible right to separate himself from the church by his own sole act.

2. The two pastors, like the Committees of their churches previously, thought it right to make suggestions relative to the internal affairs of Plymouth Church, even to the amendment of its new chuch Manual (Letter III.), and yet when Mr. Beecher intimates (Letter IV.) that certain additions to their respective manuals would be in themselves wise, and would tend to "restore cordiality" between the parties, they resent the suggestion as "wholly irrelevant" to the discussion (Letter V).

3. In the last letter of the series, the two associated pastors distinctly refuse to refer the questions in issue to the authority of the Word of God, insisting that they are solely questions of Congregational usage. (Letter V.)

4. By Mr. Beecher's second letter (No. IV.) it will be seen that reference to a Mutual Council was not refused, but that it was on the contrary distinctly offered, by him; that the question of the points to be submitted was then in discussion, and that he urged the two pastors to draft a form of Letter-Missive for the consideration of Plymouth Church. Yet at this point the correspondence was abruptly, and without further notice, terminated by the two pastors, and an *ex parte* council was called, from which Plymouth Church was excluded.

I.

BROOKLYN. N. Y., *January* 7, 1874.

REV. H. W. BEECHER:

Dear Brother: We are glad to avail ourselves of the opportunity, providentially offered us, for interchanging with you privately, and so more freely and fully than is possible in public documents, impressions as regards the facts and principles involved in the discussion between your church and ours. Our only desire is, as you know, to ascertain the truth, and do what is absolutely right and Christian in connection with it. And if it should appear, as the result of this correspondence, that the old relations of harmony and coöperation between our churches can be properly reëstablished, we, with others, shall heartily rejoice.

You will suffer us to speak with perfect frankness, as essential to a mutual understanding, and you will not misunderstand the freedom, which we equally desire and invite from you.

Two principles are, in our view, essential to Congregationalism.

The first is, that the local church is a brotherhood of believers, confessing Christ, in common, as their Supreme Lord and Saviour, and covenanting not only to worship together, but to watch over each other in the divine life and service. It follows, then, according to our view, that as one does not enter such a brotherhood by his own act alone, but also by the consent of the body, discerning in him the temper of Christ, so neither does he leave it by his own act alone, but only as the brotherhood consents. It further follows, according to our view, that if one member of such a brotherhood is formally and publicly charged by another with grave offences, directly impeaching his Christian character, such accusation must be considered, until it is ascertained either that he is innocent, and so may be retained with his honor vindicated, or that he is guilty, and so must, if possible, be reclaimed; and that if, in the latter case, he prove unrepentant, he must be excluded from the brotherhood, as not being a believer, and therefore not properly one of its members.

There are, no doubt, exceptional cases, where the application of any general rule is more difficult and less exact than it may be in others. But that the above statement represents a principle of Congregationalism, in its essence and normal working appears to us beyond a question.

The second principle is, that each local church, while properly and entirely independent in the management of its own affairs, so long as it maintains the Evangelical faith, and this mutual watchfulness among its members, is still in responsible fellowship with other such churches, so that, if its faith should cease to be evangelical, or its assiduous care for the purity of its members should be given up, these churches may properly remonstrate with it; and if it should persist, may withdraw from it the fellowship which had been pledged and maintained only on these escential conditions.

Both these principles appear to us Scriptural, Congregational, and indispensable to be maintained for the welfare of our churches, and for the honor of Christ. And both these principles have seemed to us to be overlooked and imperilled in the recent action of Plymouth Church; the First, in its action in the case of discipline issued by it October 31st, when a member appeared to us to be released, without trial or censure, in the face of grave accusations; the Second, in the Resolutions adopted by it December 5th, affirming its entire independence of all other churches, in regard to its faith, order, and discipline.

Because of this impression on our minds, and those of our churches, the Letters, which have recently been made public, were sent to the Plymouth Church. We have had no wish whatever, as we certainly have had no right, to interfere in the management of its affairs. You are well aware that in all the past years we have never once sought to interfere with those affairs, but have rejoiced in its unusual and abiding prosperity. Under the impression made upon us by this action, however, we felt constrained to interpose so far as to ascertain if these impressions were correct, and, if they should prove to be so, take measures to release ourselves from responsibilities which would then become to us an occasion of pain, and not of gladness.

Our recent conversation with you has led us to infer that you do not regard these principles as denied by Plymouth Church, in its recent action; that, in your view, the difference between that church and other Congregational churches is largely, if not wholly, one of methods and means, instead of principles; that this difference is itself due principally to the exceptional position of Plymouth Church, and to the unusually extended local work which it carries on; and that it would not be considered desirable by you, that your methods, so far as they are peculiar, should be introduced into other churches, smaller in numbers, differently composed, and differently circumstanced.

Will you let us know your views more fully on these points?

To make the points specific: Suppose a member of the Plymouth Church to have been absent from the communion for a year, while still residing in the city, and then to have been formally charged, by a brother in the church, with having led a licentious life during that year, and when thus accused, to plead his voluntary withdrawal from the communion in bar of investigation, would it be according to the customary methods and policy of Plymouth Church to accept that plea, to suspend inquiry as to the facts, and to drop his name from the roll without censure? Suppose further, if you will allow the supposition, that the church itself should omit from its Articles of Faith that one which affirms the inspiration of the Scriptures, or that which declares the Divinity of our Lord, would it still, in its own judgment or in yours, be entitled to claim that the churches before in fellowship with it should make no remonstrance, but should continue in the fellowship, without reference to its action?

Matters of detail in administration are of minor importance; but the matters involved in the answers to these questions appear to us of immense consequence, determining necessarily our whole relations to one another; and so we shall gladly receive your answer. None can desire more earnestly than we, to do nothing against the truth, but only for the truth; and none can rejoice more heartily than we, if churches which have dwelt side by side so long in great harmony, and in glad co-operation in many good works, may continue to do so in the future.

Yours in the hope and service of Christ,

WM. IVES BUDINGTON,
R. S. STORRS.

II.

January 14, 1874.

MY DEAR BRETHREN:

I hoped to reply to your letter of January 7th, 1874, at once, but on reading it, though I felt sure that it would open a way to an agreement between us, yet it contained in its condensed form the germs of so many important principles or practices that I waited for a day less broken up by imperative business. Yet I presume a week will not be regarded as an unsuitable delay.

You say: "Two principles are, in our view, essential to Congregationalism," and these you state to be, "*that the local church is a brotherhood of believers, confessing Christ, in common, as their supreme Lord and Saviour, and covenanting not only to worship together, but to watch over each other in the Divine life and service.*"

From this primary principle you deduce this inference; "*that as one does not enter such a brotherhood by his own act alone,* but also by the consent of the body, discerning in him the temper of Christ, so, neither does he leave it by his own act alone, but only as the brotherhood consent."

I heartily assent to the fact that one uniting with a church does so by his own voluntary act, and with the consent of the brotherhood; and that when, in his judgment, it is his duty to leave it, it should, for the sake of good order, of courtesy, and Christian kindness, be done with the assent of the church; both that the retiring member may carry away with him the good will of his church associates, and that the church

may be helped to know the actual condition of its members.

But I should dissent from any such view of membership as implied or asserted, that in joining a church one so surrenders his personal rights that he is not at liberty to withdraw from it unless the church gives him back the right to do so. No church owns its members. No covenant is Scriptural or reasonable, which is in the nature of a legal *contract*.

A proper church covenant is one in which a person in full possession of his personal powers, liberties, and rights, declares a solemn purpose and honest intention, but neither takes an oath nor binds himself to a contract.

No word more happily expresses the idea of a church than that which you employ—*brotherhood*. The church is a peculiar form of a family, only it has not a legal contract between its members as there is between husband and wife, nor legal relations such as exist between parents and children. It is a voluntary brotherhood for moral ends, in which the members are held by personal, affectionate, and sympathetic influences.

And although it is eminently becoming in every member who leaves this brotherhood to do it with the knowledge and consent of its members, yet it is his right to leave it without their consent.

When the question is pressed rigorously to the absolute rights of a man, he is not, by entering a church, divested of his right to leave it on his own proper conscience and reason.

I regard the opposite notions as derived from that exaggerated and hierarchic form of the church which is represented by the Roman Church, in which men are treated as subjects, and governed with a rod of iron, and never suffered to go forth, except with pains and penalties following.

The practice almost universal among Protestant churches is, that members leave and drop their connection with given churches, on their own sense of duty. They leave for other towns, grow cold and worldly, are roused and join some church without sending for letters. Members of churches go from one denomination to another, without leave asked—sometimes from sectarian impulse—sometimes because it is not the custom of their former church, in such cases, to give letters, and for various other reasons.

In fact it may be said that if it is not general usage among Christian churches for members to leave upon their own proper judgment and liberty, yet it is so frequent as to show the practical recognition of the right.

The Covenant of Plymouth Church contemplates such facts, and does not bind men absolutely, but "*so long as in the providence of God you shall continue among us.*

There is no evidence in Scripture that any covenant whatever was in use in the churches; there is no Scripture warrant for those stringent covenants by which a man gives up to the church the liberty of staying or going—there is no evidence that such covenants existed among the fathers of congregationalism.

We hold then that members should be received into a church with the consent of the brotherhood; that they should join a church with a solemn purpose and honest expectation of abiding in Christian fellowship for their whole life; that when they desire to remove from any church to another, or to go out from all church connection, their brethren should be notified, both of the fact and the reasons, and that they should be requested to assent to the step.

But in the last analysis there should not be anything in the covenant, or in the usages, or in the theory of the structure of the church, which should take from a free Christian man the right to leave the church upon the decision of his own judgment and conscience.

I shall, further on, reply to the inquiry which you make in regard to a hypothetical case. But I wish, before leaving this particular topic, to mention a few thoughts, which I regard as deserving of attention, and as throwing light upon this subject.

The fathers of Congregationalism were Englishmen, and though they cleared their minds of local prejudices in a wonderful manner by going back to Scripture, yet the operation of Scripture to loose them from bondage is seen chiefly in regard to those points which were in controversy with Rome and those which had been instruments of oppression from civil government. It was impossible but that they should reflect the opinions and customs of their age in other things.

It was, and is, the custom-law of England that persons in public trusts cannot *resign*. No member of Parliament *can resign* his seat. A legal fiction has to be used to get him out. He accepts the office, say, of Steward of The Chiltern Hundreds; as no member of Parliament can hold an office of profit and trust, this act voids his membership in Parliament. Sheriffs, constables, once elected, *must* serve. And, in general, the English custom is, once a member always a member, except by some well-defined process. The power of an individual to leave office or position in corporate bodies was un-English.

In America the very reverse doctrine and custom is universally established, and very important decisions have been rendered by our courts. A member of Congress can resign at his own will on the eve of proceedings against him, or in their very midst. This is true of State legislatures. A judge about to be impeached, as in the case of Cardozo, can resign, and no further action can be had. A member of a corporation, or of a Board of Directors, can resign and go out, at any time, on his own choice, and *without the consent, and against* the wishes of the Board of Directors. The courts, too, have decided that any action taken by his late associates derogatory to his character is, if spoken, slander, and, if written, libel; that is, the members of the association are responsible to him, at law, for their action without privilege, just as if he had never been a member.

In America, then, the universal custom and doctrine is that the individual can resign, and go out of place, office and association—even from partnerships—without the consent of his associates, or of the body, but on his own power. He may be subject to damage for liabilities incurred, or losses sustained by others; but his power to cut off his membership from bodies social, political and commercial, is recognized by custom, and settled by numerous decisions in courts.

As there is absolutely no teaching in Scripture on the right of a church member to leave a local church even though it does not consent, either for another or to disjoin himself from all churches, no doctrine can be insisted upon authoritatively by Congregational churches on this point.

I do not wish you to suppose that I advocate the common use of this ultimate right of the individual to exscind himself from the church. For social and moral reasons, on account of the true spirit of brotherhood, every one leaving a church should do it with respectful notice, and assent. And, therefore, the grounds taken by most Congregational writers of repute I should respect in *practice*. But, if, in any extraordinary case, an individual member chooses to exercise his latent right, and goes forth into the world, or into another body, no church which professes to derive all its authority from Sacred Scriptures can make this act an offense; and no amount of consent of Congregational writers can forbid that which the Scriptures do not forbid, and which the laws of the land permit.

The second inference which you deduce from your first principle is, "that if one member of such a brotherhood is formally and publicly charged by another with grave offences, directly impeaching his Christian character, such accusation must be considered until it is ascertained either that he is innocent, and so may be retained with his honor vindicated, or that he is guilty, and so must, if possible, be reclaimed—and that if, in the latter case, he prove unrepentant, he must be excluded from the brotherhood, as not being a believer, and therefore, not properly one of its members."

To this I would reply, that when charges have been made, and judicially entertained by the church against any recognized member of the church, and he shall then abandon the church for the sake of escaping investigation, it may be proper for the church, so far as is necessary to vindicate its own good name, or for the relief of any who may have been wronged, to proceed with the case, and to declare its judgment. But to pursue such an one with pains and penalties, after his own withdrawal, would probably render all concerned actionable at law.

But if one has gone out from the church for years—has not attended its services—is known to have changed his religious views, and is known for years to have disavowed church membership, it is not the duty of the church, if charges should be made against such an one, to attempt to bring back under their jurisdiction, *for the sake of trial*, one whom, by long consent, they have treated as no longer a member.

In Plymouth Church, express, and as I think, wise provision is made to prevent the frequent occurrence of trials, which, in so large a membership, might naturally take place. The Examining Committee has a three-fold function:

1. To examine candidates for admission, and keep a general oversight of members.

2. To receive charges made against members, and to investigate them, in order to see whether they shall be tried.

3. To act as a judicial body, in case of trials; unless the case is referred to the whole church.

In this second sphere, their duties are those of a grand jury—they see the parties accused, and hear their statement—they see the witnesses or documents, and whatever may contribute to a thorough knowledge of the case, and then determine whether the case shall proceed to a regular trial.

There has never been, according to my best recollection, a single instance in the history of Plymouth Church, in which a person charged with wrong, and upon whom judicial process had commenced, has, for the sake of avoiding investigation, or for any other reasons, terminated his connection with the church, in consequence of which the judicial proceedings also were terminated.

Any representations to you that proceedings against a member of Plymouth Church had been terminated by his withdrawal to escape investigation, or withdrawal for any other reason, from a recognized membership, while under judicial process, are wide of the truth.

The only fact out of which such a report could have arisen is, that the Examining Committee, in investigating charges against persons long absent, and long ceased to be recognized members, have reported that charges should not be entered upon with judicial process, on account of the virtual non-membership of the parties.

You say, "*There are, no doubt, exceptional cases, where the application of any general rules is more difficult, and less exact than it may be in others, but that the above statement represents a principle of Congregationalism, in its essence and normal workings, appears to us beyond a question.*"

With the foregoing qualifications, I heartily agree with you. The only point on which there seems likely to be a difference of principle is, the inherent right of a man to leave a church, when he regards it as his duty to do so. *Practically* we agree. For obvious reasons the separation should be a mutual act. But at the bottom there lies a principle of individual right and liberty, which no covenant should restrain, and no church take away.

In a church of nearly three thousand members, and gathered from every condition in life, and from every class in society, there must be allowed great independence of procedure; an entire liberty to judge each case practically, and with reference to the welfare of the whole church, and of each particular member.

When such a course is taken, with hearts open to the Divine Spirit, I believe that the Lord gives to His church a guidance which makes the sovereignty of the local church a truth as safe as it is noble.

You state a second principle of Congregationalism, "*That each local church, while properly and entirely independent in the management of its own affairs, so long as it maintains the Evangelical faith, and this mutual watchfulness among its members, is still in responsible fellowship with other such churches, so that if its faith should cease to be Evangelical, or its assiduous care for the purity of its members should be given up, these churches may properly remonstrate with it, and if it should persist, may withdraw from it the fellowship, which has been pledged and maintained, only on these essential conditions.*"

In regard to *fellowship*, I would say in general:

1. That I regard the fellowship of churches as highly important, and to be cherished, and to be developed by such a use of it as shall make each church feel the light and warmth of love which God has kindled in every other. Fellowship is the interchange of love and sympathy and mutual service between neighboring churches, and it should exist among all churches, of whatever sect, but especially between those of the same faith and order. That this fellowship may develop itself in kindly suggestions, in affectionate advice, or even expostulation, I admit. Such offices, however, especially those of criticism, are of a nature so delicate, and are in such danger of infringing the liberty and sovereignty of the local church, and of bringing the churches under an ecclesiastical bondage, that they carry with them great peril, and demand the utmost skill and carefulness. For fellowship which virtually punishes, though the penalty be moral, is all the more oppressive, on that very account; since in the progress of Christian civilization moral penalties are transcendently more painful, and if wrongly or unskillfully employed, oppressive, than any other punishment can be.

Every one recognizes the delicacy, in domestic circles, of the interference of one family with the affairs of another, although there exists in friendship a right of expostulation and advice. But that which, in so small a circle, and where relations are so much more intimate and tender than they can be among churches, is one of the most difficult and delicate offices of life must be still more difficult in the neighborhood of churches.

2. Whenever any church shall openly and avowedly change the essential conditions upon which it was publicly received into the fellowship of neighboring churches, it is their right, either by individual action or by council, to withdraw their fellowship.

If any church shall, by flagrant neglect, make itself a covert for immorality, or shall exert a pernicious and immoral influence upon the community, or upon sister churches, they have a right to withdraw themselves from the contagion.

Preceding disfellowship, in all such cases, there may be, and should be, such affectionate and reasonable inquiry as shall show that the evil is real—that the causes of it are within the control of the church, that the evil is not a transient evil, such as may befall any church, but is permanent, and tending to increase rather than to diminish.

3. I make a distinction between a withdrawal of fellowship by the will of individual churches and the arraignment of a church and virtually putting it upon trial before a council.

There is no power on earth that can try a sovereign church.

By whatever name it my be softened, and by whatever authorities justified, the denunciation or excommunication of a church by recommendation is in derogation of its local independence, and is without warrant in the Word of God.

The attempt to bring churches to trial has never been productive of good. It is likely in every way to produce mischief. There was never such an occasion to employ councils and to withdraw fellowship upon their recommendation as in New England during the Unitarian controversy. But there was never a council called. Churches, each for itself, withdrew fellowship from churches that had abandoned the theology of the fathers. Even this was not done by declarations. The offices of fellowship ceased—that was all, and that was enough.

While, then, I heartily believe in the Fellowship of churches, I am mindful that it was through the claims

of Fellowship that the churches of old learned to exercise domination, and that there is an inherent danger in the disciplinary exercise of Fellowship which should put every lover of the liberty of the churches upon his guard.

You next proceed to say that, in your judgment, both of the *Principles* which you lay down "*have seemed to us to be overlooked and imperiled in the recent action of Plymouth Church; the First in its action in the case of discipline, issued by it Oct. 31, 1873; when a member appeared to us to be released without trial or censure, in the face of grave accusations; the Second in the Resolutions* adopted by it, *Dec. 5th*, 1873, affirming its entire *independence of all other churches, in regard to its faith, order, and discipline.*"

In reply to the first statement, I would say that Plymouth Church never has taken the action alleged. It accepted a report of its Examining Committee, dismissing the case of one under charges, and dropping his name from the roll, on the ground that he was not, and for years had not been, a member of the church, and was, therefore, not within its jurisdiction.

This is simply a *matter of fact*. The person declared that he was not a member. The Church declared that he was not a member. Is not the Church competent to determine its own membership? Does "Fellowship" allow a neighboring church to review and re-determine the action of a church in regard to a matter of fact?

In regard to the second point, viz.: that "*resolutions were adopted by it (viz.: Plymouth Church) affirming its entire independence of all other churches, in regard to its faith, order, and discipline,*" you have not quoted the resolutions passed by us. You have quoted almost *verbatim* Rule 1 of Plymouth Manual, which was originally published in 1848. The substance of this rule was before the council which aided in organizing Plymouth Church, and the council which helped to install me as its pastor; on both of which councils Dr. Storrs took important parts. The original Rule in 1847 was this:

"*This Church regards the Scriptures as the only infallible guide in matters of church order and discipline, and is therefore amenable to no other ecclesiastical body.*"

Within a year (1848) it took the form now in the Manual, and has kept it. I cannot see why, at this late day, you take exception to this rule of a quarter of a century's standing, as violating the principle of Fellowship. But if, through inadvertence, you quote the Manual, meaning, rather, to point attention to *our resolutions* explanatory of these words, will you explain wherein you think that these resolutions differ from the doctrine laid down by Dr. Dexter in his excellent work on Congregationalism, quoted in the last answer of Plymouth Church to your letter?

After some kind expressions, and the supposition that any differences of administration that seemed to exist in Plymouth Church from those of other Congregational churches "*are due principally to the exceptional position of Plymouth Church, and to the unusually extended local work which it carries on,*" you ask a fuller exposition of my views, by putting hypothetical cases. "*Suppose a member of Plymouth Church to have been absent from the communion for a year, while still residing in the city, and then to have been formally charged by a brother in the Church with having led a licentious life during that year, and, when thus accused, to plead his voluntary withdrawal from the communion in bar of investigation, would it be according to the customary methods and policy of Plymouth Church to accept that plea, to suspend inquiry as to the facts, and to drop his name from the roll without censure?*"

The Church has not had any experience in such cases, I am not, therefore, justified in speaking of her *customs* in such matters. Neither can I say what course the Church would pursue; for Plymouth Church has a life of its own, and would act in such a case after its own matured judgment. But, I will tell you frankly what *I should advise* in such a case; that on receiving the charges the Examining Committee should see the party, and make all due inquiry; should so far inform themselves of the evidence in the hands of the complainants as to make sure that it was not frivolous, or inadequate; and if, on such inquiry, it was deemed expedient to proceed to trial, the Committee should issue process, and begin the trial. If the defendant failed to appear, and made no response, I should advise that the trial should proceed, and issue sentence of acquittal or conviction, as the case might be.

But if the Committee should, pending such trial, receive from the party accused a formal notice that he had withdrawn from the Church, I should advise that the Committee proceed with the investigation until the facts in the case were ascertained, and then report to the Church their action, and recommend that the results in the case reached by them should be put upon the records of the Church, and the name be dropped from the roll.

This would seem a sufficient action in an ordinary case. But if there were anything in the case which rendered it necessary for the Church to clear its own name and reputation, or to vindicate any person injured, I should recommend that the member be publicly declared to be no longer a member of the Church.

In short, I hold that a church should care for its erring members, and restore them if possible by moral influence; that when they are incorrigible, they be dropped from the roll, if no crime or glaring sin be imputed to them; that if convicted of crime, they be expelled; that if they go out, meantime, of their own accord, while under trial, that the Church drop their name from the roll, with such other action as may in the circumstances seem needful for the vindication of the Church or any of its members.

Another case proposed by you is this: "*Suppose, further, if you will allow the supposition, that the Church itself should omit from its articles of faith that one which affirms the inspiration of the Scriptures; or that which declares the Divinity of our Lord, would it still, in its own judgment, or in yours, be entitled to claim that the churches before in fellowship with it should make no remonstrance, but should continue in fellowship?*"

I would in reply say, that when any Church has essentially changed those conditions on which fellowship was originally extended, it is the right of the churches to withdraw from it, as it is undoubtedly their right by arguing, preaching or writing, first to endeavor to convert them to sounder views.

But experience has not, thus far, taught that it is wise to do this by associated ecclesiastical action; the experience of the churches in Massachusetts with reference to the Unitarians having shown that the end can be quietly reached by each church acting for itself, thus escaping these liabilities to the usurpation of authority and the domination of the churches, which always attend large convocations of ministers, and the consciousness on their part that they represent and wield the moral convictions of large bodies of men. Ecclesiastical history reveals not a single instance of beneficial results from an attempt to discipline a church by associated ecclesiastical action.

It is God's will, I firmly believe, that evil shall be overcome by good, and that error is quelled by truth, in individual churches, and that the living fervor of a true Church is the most potent of all influences, and that to attempt to do by the machinery of the churches that which God designed to be done by the sweetness, the gentleness, the holiness, the beauty of living hearts, is a mistake which, of all others, Congregational Churches cannot afford to fall into.

But I pray you to forgive so long an answer. My heart is in it, and it has opened as I wrote on. I have hastened with all my power to get it to you earlier, but could not.

I am sincerely yours,

H. W. BEECHER.

III.

BROOKLYN, N. Y., *Jan.* 26, 1874.

REV. H. W. BEECHER:

Dear Brother—The absence of one of us from the city, and the necessary engagements of the other, prevented, till the close of last week, any comparison of views upon your letter of the 14th inst., which reached us on the 17th. We hasten our reply with the least possible delay.

The correspondence between us, as we understand its occasion and object, is designed, not to present arguments for or against each other's views, but to ascertain those views, and if possible agree upon some satisfactory basis of settlement of the questions at issue between our churches. We confine our attention, therefore, to those portions of your letter which define the principles you hold, and so the differences and agreements existing between us.

On the subject of church membership, you hold, as we understand you, that every member has the right to leave a church, at any time, for another church, or for the world; that the exercise of this right is not conditioned upon the consent of the church; that the covenant into which he entered, in joining the church, was only the expression of his then present intention and purpose; and that his separation from the church is completed with his own act or volition in retiring, the church having simply to drop his name, in accordance with his will. This seems to us a principle wholly unknown to Congregationalism, and contradicted by its history from the beginning; the admission of which would render impossible the administration of Christian and orderly discipline; the prevalence of which would absolutely dissolve the bands of church association. We feel that a doctrine so novel, and, as we think, so injurious in its tendency, ought not to be left to work its way among our churches without being first accepted and authorized by the ablest and best minds among us; and that their testimony should at once be sought in regard to it. We ask, therefore, if you are willing to use your influence with the Plymouth Church to refer this subject to the testimony and advice of a council, mutually called for the purpose? If to this one more question be added, appertaining to the case of discipline issued by your church October 31st, we should be ready to confine ourselves to a reference of these two questions, with the hope of a termination of existing differences, in mutual good will, and to the satisfaction of the churches with which we are in fellowship.

We say we should be content with a deliverance upon these two questions; for what you say in your letter on the subject of fellowship seems to us so far just and comprehensive as to warrant the belief of a substantial accordance between us. We differ from you widely, it is true, in regard to special points connected with your expression of your views—as, for example, in regard to the argument which you derive from the action and experience of the churches in Massachusetts in the Unitarian controversy. But it is aside from the purposes of this correspondence to consider the history and results of that case, and we refrain from giving the reasons why we think a council expedient when serious divergencies take place between our churches. You seem to us, however, to lay down the essential principle involved in the communion of churches where you say (p. 31), "Whenever any church shall openly and avowedly change the essential conditions upon which it was publicly received into the fellowship of neighboring churches, it is their right, either by individual action, or by council, to withdraw their fellowship." Upon this we gladly unite, as well as upon what you say as regards the necessity of "affectionate and reasonable inquiries preceding disfellowship." As respects, therefore, this question of the independency or fellowship of the churches, we have only to ask if you will favor the introduction into your new church-manual of some declaration similar to the above quotation from your letter? The resolution adopted by your church, December 5th, seems to make a corporate declaration of this kind important and needful.

This would leave only two subjects upon which we do not find in your letter any basis of agreement. Would you be willing, therefore, to use your influence with your church to unite with our churches in asking the advice of a council, mutually called, upon these two questions, namely:

1. Does the order and usage of Congregational churches permit a member who has entered into public covenant with a church to terminate his relations with that church, by his own volition or act, so that no action on the part of the church is requisite to such termination of membership?

2. Was the action of Plymouth Church on the 31st October, 1873, in dropping a member against whom grave and specific charges had been formally presented, an action in accordance with the usages of Congregational churches, and with their understanding of the rule of Christian discipline?

It seems to us that answers to these questions, rendered by a competent council, representing the Christian experience and wisdom of our churches, if accompanied with a declaration by your church of the doctrine of fellowship as you state it, would secure a settled and lasting peace—and none can welcome that more heartily than we.

We remain, in the patience and hope of the Gospel, sincerely yours,

WM. IVES BUDINGTON,
R. S. STORRS.

IV.

BROOKLYN, *Feb.* 6, 1874.

My Dear Brethren: Your letter of January 26th, 1874, came during my absence; and I have delayed a little, not from any hesitation in regard to the substance of a reply, but because the week happened to be one of those in which the deluge seemed to be renewed, and multifarious affairs swept me away.

I was aware that my former letter was very long; but both its length and the tone of argument to which you allude, arose from a desire to let you see in full, and with the utmost frankness, the views which I entertain upon Church polity.

I am gratified that you find in my letter so much that you approve. The kind tone of your reply leads me to hope that a basis of mutual agreement may be found.

I proceed at once to the points which you have made. With only a single addition, I accept the first article to be submitted to a mutually called council (should our three churches conclude to call one.) As it now reads it is "Does the order and usage of Congregational Churches permit a member who has entered into public covenant with a church, to terminate his relations with that Church by his own volition or act, so that no action on the part of the Church is requisite to such termination of membership?"

I would suggest that the question read, "Does the *Word of God*, and the order and usage of Congregational Churches," etc.

You are aware that I regard the right to withdraw on the part of an individual as a *latent right*, not ordinarily to be used, and, like the right of self-defence, to be used only in extreme cases. I would therefore suggest that "*in any case*," be inserted, thus: "to terminate, *in any case*, his relations," etc.

In regard to the second point, I would suggest that the thing aimed at be stated as a question of usage, and not as a historical question. If it can be put into a form which shall leave out the particular case of Plymouth Church, and be made general, I shall, for myself, be heartily glad to hear the opinions of a Council upon it. But as it stands, it would be very difficult to induce the Plymouth Church to assent to it. I would suggest something like the following:

"May a Church, according to the Word of God and the usages of the Congregational Churches, exercise its own discretion in dropping from its roll the name of one against whom serious charges are preferred, but who declares himself not to be a member of the Church; or must the Church, according to the Word of God and Congregational usage, go forward with the trial of charges, to a final issue?"

You express satisfaction with my views of fellowship, viz.: "Whenever any Church shall openly and avowedly change the essential conditions upon which it was publicly received into the fellowship of neighbor-

ing churches, it is their right, either by individual action, or by Council, to withdraw fellowship." To this you add: "We have only to ask if you will favor the introduction into your new Church Manual of some declaration similar to the above quotation from your letter? The resolution adopted by your Church, December 5th, 1873, seems to make a corporate declaration of this kind important and needful."

A suggestion in a private letter from one pastor to another, that his Church Manual should be amended, may not only be proper, but be in no danger, where affectionate relations exist, of exciting the slightest jealousy. But where a Church has already been greatly excited by what it regarded as a dangerous exercise of authority in its affairs, it would be likely to regard with surprise and jealousy a request from other Churches that it would change its Manual. Yet, this might, perhaps, by prudence and some reciprocal action on the part of your churches be overcome. I would barely suggest changes in the Manuals of your respective Churches, which, if made with the understanding that it was done out of regard to our wishes, and with a view of more perfectly developing the principles of Congregationalism, and in affectionate reciprocity with our action, would secure a cordial response on the part of Plymouth Church to the changes which you suggest.

I will mention two points in which we regard your internal economy as unwise, and which could be easily corrected by the insertion in the respective Manuals of your Churches of some such rule as this:

1. That at every business meeting of the Church a Chairman be chosen by the brethren.

2. That no action involving the interest of other Churches shall be taken, except at a meeting publicly called from the pulpit on the Sunday preceding the meeting.

These changes, or some equivalent, would take away from the minds of our people the impression that you are attempting a legislative authority, and will bring our Churches together in such amicable consultation as could not but restore the cordiality which once existed between us.

In all this letter I have given you my own view and not that gathered by conference with the brethren of the Church. It may be that with even less changes than I have indicated, Plymouth Church might agree to go with you into a mutual Council, and I make the foregoing suggestions in order to say that I think that in this stage of affairs it would be wise for you, after a full consideration of the feeling on our side as well as on your own, that a form of call or letter missive be drawn up which I may be allowed to lay *informally* before a suitable body of counseling members of Plymouth Church, and if they, with or without modification, shall see their way to accept it, then a formal request may be made, on its basis, by your Churches to ours, to join by a Committee, with you, in calling a Mutual Council.

I am, dear brethren, in the love of liberty and fervent hope of peace, truly yours.

Henry Ward Beecher.

V.

Brooklyn, N. Y., *Feb.* 10, 1874.

Rev. H. W. Beecher:

Dear Brother.—It was the aim of our last letter to reduce the points of difference between us to the minimum, and to meet you as far as we could, without surrendering principles dear to us, and, as we think, to all our churches. We are disappointed, consequently, to find that you cannot unite with us upon either of the three propositions submitted.

In the statement of the first question, you desire that it read, "Does the Word of God, and the order and usage of the Congregational churches," etc. But, as we understand it, a council is summoned to give testimony as to the order and usage of Congregational churches; these are supposed, of course, to be based on and accordant with the Word of God; an argument to show that they are not is always legitimate, as addressed to the churches at large. But a council, never, so far as we are informed, undertakes to give opinions in hermeneutics, or to interpret texts. In like manner, the introduction of the words "in any case" would either add nothing to the question, or so narrow it as to defeat its design. We understand you to contend that the right of withdrawal is universal, to be exercised at any time, at the option of any member, with no restraint upon him other than that of courtesy. If you wish to show that there may be an exceptional case, now and then, where a member may withdraw without permission, yet without offence, and that this involves the whole principle, such a showing can be made, if at all, under the question as it now stands. As you affirmed the principle to be a general one, of general application in Plymouth Church and of proper application in all other churches, it seems fitting that the statement of the question to be submitted to a council should remain as it is.

You suggest the omission of the historical case altogether. But a council only comes together to give advice in actual cases, and on general principles as involved in such actual cases; not to promulgate general "dicta." It would be contrary to all precedent, and be introducing, we think, a novel and dangerous practice, to propose questions of general principle alone, abstracted from the case which has occasioned all the discussion.

Your proposition that our churches should change their manuals, in certain particulars, as an inducement to Plymouth Church to adopt your statement on the subject of fellowship between churches, concerns matters which have never been in discussion between us, and appears to us wholly irrelevant. The chairmanship of church meetings, and the way of convening such meetings, are matters of internal arrangement, properly and exclusively within the discretion of each church. We believe our rules the best: but we have never thought of suggesting any change in such matters to Plymouth Church. The matter of fellowship with other churches, on the contrary, is a matter directly concerning those churches. Plymouth Church has adopted a resolution designed expressly to declare its relations to other churches. You have interpreted this resolution in a sense materially different from its obvious import, as it appears to us. Inasmuch, however, as this is only a private statement of your personal opinion, it seemed to us legitimate, indeed necessary, to inquire if the Plymouth Church would accept and affirm the doctrine which you lay down. If not, or if it will do this only on some impossible conditions, then the expression of your personal views on the subject does not alter, or affect, the public attitude of your church toward ours and others.

We should feel constrained, consequently, to add a third question to the two we proposed, for the advice of a council, a question concerning the proper relations of our churches to yours, in view of its resolution of December 5th; and it seems to us indispensable that some declaration be made on the subject of Fellowship, as on the others.

We regret that the three propositions submitted to you in our letter of the 26th inst., as a possible basis of agreement, are not satisfactory to you; and as we cannot surrender them, or modify them in any important particular, there is probably no occasion, in view of your many engagements and ours, for further protracting our correspondence.

Very truly yours, in the service of the Master,

Wm. Ives Budington,
R. S. Storrs.

Upon this sudden discontinuance of the correspondence during a discussion of points to be submitted to a Mutual Council, the associated pastors and their churches proceeded to send out the letter-missive (already widely made public) calling the *ex-parte* Council now in session.

The two following letters subsequently passed, requesting and granting consent to this publication. The conditions named have, of course, been duly complied with:

VI.

Brooklyn, N. Y., *Feb.* 25th, 1874.

Rev. Wm. Ives Budington, D.D.,
Rev. R. S. Storrs, D.D.:

Dear Brethren:—The failure of the correspondence between us to secure a common ground of action, and the published account of the action of your respective churches having shown the line of policy which is to be pursued, I ask your consent to the publication of the correspondence which has taken place. While in progress, it was manifestly improper to publish any part of it. It was understood at our personal conference that, if at the close of the correspondence it was thought best, the whole or a part of the documents might be published. I regard the correspondence as necessary to a perfect understanding, on the part of the public, of my views and of the position which I have taken in this matter.

I am yours hopefully,

Henry Ward Beecher.

VII.

Brooklyn, N. Y., *Feb.* 28th, 1874.

Dear Brother:—Dr. Storrs has been out of town for a couple of days, and immediately upon his return I communicated with him upon the subject of your request for the publication of our correspondence. It was, we think, a distinct and common understanding with us, that the letters were not to be made public, unless some agreement were arrived at. What we wrote was exclusively for your eye, and your brother Edward's, and simply for the purpose of harmonizing our views, and in failure of this, of finding some common statement of the principles in question, to be submitted to the decision of a council. Notwithstanding, if you wish to publish, we shall interpose no objection, provided the whole be published, and we be furnished with a proof beforehand. On these conditions, therefore, we comply with your request.

Very truly yours,

Wm. Ives Budington.

VIII.

What may be regarded as the last utterance passing between the Churches or their representatives is the answer of Plymouth Church to communications received from each of the two associated Churches. These were read to the Plymouth Church business meeting on Friday evening, March 20th, (an adjourned Annual Meeting, F. M. Edgerton, chairman.) The communications consisted of a formal transmission of the letter-missive calling the *ex parte* Council, the statement of their case by the Committees of the two Churches, and certain resolutions passed by the two churches, authorizing an invitation for Plymouth Church to be present, for the convenience of the complainants and the Council. The letters are as follows:

Church of the Pilgrims,
Brooklyn, N. Y., *March* 14, 1874.

Dear Sir: At a special meeting of the Church of the Pilgrims, held on the 23d of February, ult., the Church voted to call an Ecclesiastical Council, in conjunction with the Clinton Avenue Congregational Church, to consider certain questions, which are fully set forth in the accompanying copy of their letter missive, and to give to these churches testimony and advice in regard to them.

It adopted also certain resolutions, a copy of which is sent herewith.

In the absence of the stated clerk of this church, and acting under the authority of these resolutions, the duty devolves upon me, as clerk *pro tem.*, to request that you will lay these papers before the Plymouth Church in time for their deliberate action concerning them, and will present a cordial invitation, on behalf of the Church of the Pilgrims, to be present at the Council by their pastor and a committee for the purpose specified in the letter missive.

Sincerely hoping that your church may accept the invitation thus tendered, and may avail themselves of the opportunity which our church desires should be an ample one to correct any statements of fact that may seem to them erroneous,

I remain, very respectfully and truly yours,

Lucien Birdseye,
Clerk of the Church of the Pilgrims, *pro tem.*

T. G. Shearman, Esq., *Clerk of Plymouth Church, Brooklyn, N. Y.*

Clinton Avenue Congregational Church,
Brooklyn, New York, 14th March, 1874.

Thomas G. Shearman, Esq., *Clerk of the Plymouth Church, Brooklyn, N. Y.*

Dear Sir—At a special business meeting of the Clinton Avenue Congregational Church, held on the 23d day of February, 1874, the Church voted to call an Ecclesiastical Council in conjunction with the Church of the Pilgrims, to consider questions which are fully set forth in the accompanying copy of their letter missive, and to give to these churches the light of their wisdom upon them.

At the same meeting certain resolutions were adopted, a copy of which is enclosed herewith.

As required by one of these resolutions, I, the Clerk of the Clinton Avenue Congregational Church, hereby, on behalf of that Church, respectfully notify the Plymouth Church that the Council will meet at the Church first named above, on the 24th day of March, 1874, at 7 P.M., and also respectfully invite the Plymouth Church to be present at the Council by their pastor and a Committee for the purposes in that behalf specified in the letter missive.

Permit me to request that you will lay these papers, together with the enclosed statement, etc., mentioned in the letter missive, before the Plymouth Church, in time for their deliberate action concerning them, and will present to them a cordial invitation on behalf of the Clinton Avenue Congregational Church to be present at the Council, by their pastor and Committee, to correct any statements of fact which may seem to them erroneous, and to furnish any further and special information which the Council may request. The Clinton avenue Congregational Church desires, sincerely hopes, that your Church may accept the invitation thus tendered, and be present.

I am, yours, very respectfully,

Flamen B. Candler,
Clerk of the Clinton Avenue Congregational Church.

On the reading of these documents by the clerk, a report was made by Prof. Raymond, Chairman of a Committee of Seven previously appointed, in anticipation of the invitation, to prepare an answer to it when it should be received, recommending the adoption of the following resolution:

Whereas, Communications have been received from the clerk of the Church of the Pilgrims and the clerk of the Clinton Avenue Congregational Church, enclosing copies of letters missive calling a council of Congregational churches and ministers, with an accompanying statement, and inviting this church to appear by the pastor and committee before said council "to correct any statements of fact which may seem to it erroneous, and to furnish any further and specific information which the council may request;" therefore

Resolved, That the calling of this *ex parte* council to consider the affairs of a church which has not declined a mutual council is the consummation of a course of proceedings against which as irregular and unwarrantable we have felt bound to protest from the beginning. That we recognize in the statement, the letter missive, and the invitation, as in former communications addressed to us, a persistent attempt to put this church under accusation and on trial, and that we cannot accept the invitation of these two churches to appear before a council in the calling of which we have been permitted to take no part, in which we have not been offered the rights of members, and in which we are not even allowed to be ordinary defendants, but only to be witnesses to correct errors and answer questions propounded to us.

Resolved, That the clerk of the church be directed to transmit copies of this preamble and resolutions to the Church of the Pilgrims and the Clinton avenue Church respectively.

Robert R. Raymond, Chairman.

R. W. Ropes.	James Freeland.
H. W. Sage.	J. B. Hutchinson.
Edward Beecher.	E. H. Garbutt.

This report was promptly and unanimously accepted and its recommendation adopted.

The next chapter will be the proceedings of the Council.

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CONTENTS.

	PAGE
THE OUTLOOK	241
EDITORIAL ARTICLES:	
The Result of the Council	250
The Papacy in Politics	250
Lincoln and Seward	251
Occasional Notes	251
Inquiring Friends	252
POETRY:	
We Lay us Down to Sleep	241
A Bird Song	253
Give the Little Boys a Chance	256
CONTRIBUTED ARTICLES:	
The Easter Victory	241
The Church and the Common People	242
Endless Suffering	242
Service for Easter	243
The Last Words of Jesus	243
The Centennial Celebration	243
George's Donation Party	244
Mr. Sumner in Society	253
Concerning Wranglers	253
Stray Thoughts	253
THE HOUSEHOLD:	
How Should Women Invest their Money?	255
THE LITTLE FOLKS:	
Child-Life on a Farm	256
Johnnie Burns Himself Without Fire	257
Puzzles	257
BOOKS AND AUTHORS:	
A Scholar's Legacy	248
Summering at Chappaqua	248
Pleasant Talk	248
Commentaries on Exodus	248
Notes	248
THE SUNDAY SCHOOL	252
THE CHURCH	258
THE WEEK	258
ART NOTES	259
FINANCIAL	259
SCIENTIFIC AND SANITARY	260
PUBLISHERS' DEPARTMENT	260

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MANUFACTURERS OF
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Also of DOUBLE BOILED PAINT OIL, the best substitute for Linseed Oil for all outside color work. Price, 65 cents per gallon.

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a Brush that gives universal satisfaction, and admitted to be the best and cheapest brush in use. Every brush warranted. Send for price list.
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PIANOS.

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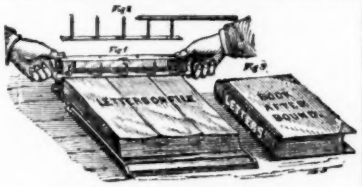

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My annual priced Catalogues are now ready, and mailed free to all applicants. They contain all the leading and most popular sorts of **Vegetable, Field, and Flower Seeds,** including all the most desirable novelties of the past season.

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Choice flowering Plants and two packages of extra fine Verbena Seeds by mail, post-paid, for $2.25; two finest Double *Geraniums;* two best French hybrid *Gladiolas;* two *Bouquet Dahlias* of the very best varieties; one *Dianthus Quetteri,* the best hybrid pink in cultivation, a mass of beautiful crimson flowers the entire season; one monthly *Rose;* one *Heliotrope Chieftain,* the best of all; one monthly *Carnation.* Circulars free. Address
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SEWING MACHINES.
An Entirely New Principle.
No more Shuttles. No more rewinding of thread to make the Shuttle Stitch.
The Shuttle Stitch made from two ordinary commercial spools.
Will sew anything you wish to make in a family.
It is very different from anything you have ever seen before.
THE LATHROP COMBINATION SEWING MACHING CO.,
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Using a Sewing Machine needs the **Magic Needle Threader and Setter.** No pointing the thread, or looking for the eye; works positively in the light or darkness. By mail, 25c. With ½ doz. standard needles, 50 cts. Agents wanted everywhere. Argo Mfg. Co. Box 342, Springfield, Mass.

THE NEW AMERICAN SEWING MACHINE.
Self-Threading, Light-Running.
It makes the least noise. It is the most simple and durable. The best for families to use. The best for Agents to sell. This favorite machine does every variety of work done on any shuttle machine, but with greater ease and perfection.
Good Agents Wanted.
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ASK FOR
CLARK'S O. N. T.
SPOOL COTTON
AND TAKE NO OTHER.
It is the best Thread made for Hand or Machine Sewing.

BARRETS, PALMER & HEAL,
Dyeing and Cleansing Establishment.
Ladies' and Gentlemen's Garments, Gloves Feathers, &c., dyed or cleaned in a superior manner.
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Goods received and returned by Express.

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Electro-Silicon
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BLATCHLEY'S
HORIZONTAL
ICE CREAM FREEZER.
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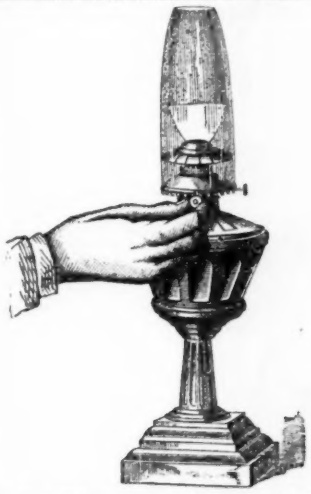
With the aid of *this* Freezer a most delicious dessert of **Ice Cream,** Water Ice, or Frozen Fruits, Custards, etc., may be frozen in from 5 to 8 or 10 minutes, at the will of the operator, with almost no trouble and but trifling expense. It is acknowledged the "Best Freezer in the World," and a luxury no family should be without. For sale by the trade generally. If you want the best, inquire for **Blatchley's Freezer,** and if not for sale in your town, send direct to CHAS. G. BLATCHLEY, Manufacturer, 506 Commerce St., Philadelphia.



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BEST SELLING ARTICLE
EVER PUT UPON THE MARKET.
A Self-lighting Lamp.
A Self-lighting Lantern.
A Self-lighting Gas Torch.
A Self-lighting Gas Attachment.
The entire control of these valuable inventions will be a splendid income for any one that can secure it in any State, or even a county.
A very large income can be derived from the sale every year for the full term of 16¼ years.
We have opened at **563 BROADWAY,** next door to Ball, Black & Co., and have now on exhibition a
SELF-LIGHTING LAMP.
No Matches. No Electricity. No removing the Chimney. Lights in an instant.
The most perfect and wonderful invention ever shown, a SELF-LIGHTING TORCH. Come and see it. Lights your gas in an instant.
For Street Lamps, Hotels, Stores, Churches and House lighting it works to perfection, and can be used in any weather and at all times. *A Self-lighting Gas Attachment.*
These inventions are the work of over three and one-half years time to perfect, and an expense of over Twenty Thousand Dollars, and we now offer to the right parties the entire control of them for States and Counties.
Call and see it in practical operation at
563 BROADWAY,
Next door to Ball, Black & Co.
Or enclose one dollar for a sample.
One dollar for Gas Attachment.
Two Dollars for a Torch, and they will be sent with our terms for territory.
563 BROADWAY,
Next door to Ball, Black & Co.

NOVELTY CARRIAGE.
Cradle and Carriage Combined.
Send stamp for Circular to
L. P. TIBBALS,
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CHIVALRIE
That splendid New Field Game which created such an excitement at Newport, Long Branch, and elsewhere, last season, will be brought out this Spring, in sets, of 8 different styles, at following prices: $8, $12.50, $25, $50, $100, $250, $500, $1000. As this beautiful game cannot be described in a brief space, we will send an illustrated catalogue containing rules and full description, free to any one, on application. WEST & LEE GAME CO., Worcester, Mass.

N. Y. SAFETY STEAM POWER CO.,
30 Cortlandt Street,
NEW YORK.

Superior STEAM ENGINES and BOILERS, by special machinery and duplication of parts. They are Safe, Economical, Easily Managed and not liable to derangement. Their COMBINED ENGINE AND BOILER is peculiarly adapted to all purposes requiring small power. More than 400 engines, from 2 to 100 horse power, in use.
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Young America Printing Press.
For full particulars of the cheapest, most simple, durable and effective press ever made, address JOSEPH WATSON, 8 Province St., Boston; 53 Murray St., New York.

MECHANICAL LAMP.—Burns Kerosene without *Chimney,* Smoke or Smell. Equal to Gas. Will not blow out; cannot explode. Send for circular. MECHANICAL LAMP CO.,
138 Chambers Stree

LIFE INSURANCE.

THE GROWTH OF A GREAT IDEA.

NOBODY, as his disciples say, has produced a greater effect upon legislation since the beginning of the century than Jeremy Bentham. But he carried in his mind only one idea—that the criterion of morality is the production of the greatest happiness of the greatest number.

To be engrossed by one single idea until it becomes the ruling passion often wins for its possessor a triumphant success. What would all the efforts to illumine the dark places of the earth with the light of the Gospel have amounted to had not our Christian missionaries been filled with a single passion to preach nothing but the Gospel to heathen nations? And has anything ever been accomplished for the general welfare of society except by the persistent, earnest, and unflagging pursuit of one great idea? Look at the growth of our life insurance system; a system which stands abreast of all those of any name whose operations tend to advance private prosperity and national happiness; a system whose natural characteristic is to correct improvidence in the community, to teach self-restraint and forethought to individuals, and thus to ward off those slings and arrows of outrageous fortune which sore beset all men. Recall the condition of life insurance as it was only ten years ago, and compare it with its condition to-day, and there appears such an illustration of the steady growth of a single idea as is furnished by no other department of human thought or action.

Ten years ago not many more than fifty thousand people in this country had practically approved of life insurance by possessing policies on their own lives. Now the long muster-roll of the insured contains more than eight hundred thousand names. To the heirs of those whose names death has erased from the roll within that period our life insurance companies have paid more than one hundred million dollars; and the sum which they are still under obligation to pay to the insured is greater than was the amount of our national debt ten years ago. By the services of men who have concentrated their energies upon one single object, this great idea of life insurance has been forced successfully upon the indifference of mankind; and, looking through the history of these eventful ten years, it would be ungrateful to ignore those who have been instrumental in producing the good result.

The glory of the victory may be divided among many. But the inspiration of the movement, the energetic impulse which led the charge, and the magnetic spirit which maintained the advance until the victory was won, belong unquestionably to the Equitable Life Assurance Society, whose single animating idea, from its beginning, fourteen years ago, has been that life insurance is a civil and a religious necessity to all valuable members of the community.

Jean Paul Richter says that many of his volumes expanded out of the single phrase in Shakespeare, "Our little life is rounded with a sleep." The reader of his books meets that sentiment expressed with infinite vivacity on innumerable pages. So every great work of art has only one dominant idea. So the apostles of Christianity continually reiterated one exhortation. So the successful orator repeats one thought over and over again, in varied forms, in order to impress it deeply upon an apathetic audience.

With the Equitable Life Assurance Society the single phrase, the dominant idea, the reiterated exhortation, the repeated thought, the incessant watchword has been, "Insure your life!" And this was no trivial admonition. It was a serious appeal to men whose engrossment in commercial pursuits, or whose habitual improvidence in allowing the morrow to take care of itself, left no provision for the comfort and support of their families in the future; none for the education of their children; nothing to be relied upon to protect them from want in time of adversity, or to keep them from becoming a burden upon the community in which they are living. "Insure your life!" It rang at our firesides like the bugle-call in a slumbering camp. Gradually the public was aroused. Insensibility on the subject gave way to the conviction that Life Insurance is not only a precaution and a necessity, but that it is a parental duty. During the ten years from the first day of January, 1864, to the first day of January, 1874, the annual income of the Equitable Life Assurance Society, as appears from its published reports, increased from two hundred and eighty-four thousand, eight hundred dollars to nine million, eight hundred and thirty-nine thousand dollars. During the same period its assets increased from five hundred and ninety-one thousand, four hundred dollars, to twenty-two million, eight hundred and seventy-eight thousand dollars, and its insurances from nine million dollars to one hundred and eighty-four million dollars.

Thus this vast institution rises as the development of one great idea. Like the volumes of Jeremy Bentham, which are only the incessant application and reapplication of one great thought, these sums of increasing income, capital and business represent the incessant application and reapplication of the dominant idea, that the essence of Life Insurance is the greatest happiness of the greatest number. An English writer, very properly, divides all classes of men into those of one idea and those of no idea. To possess the one idea and to be capable of impressing it upon the world, as this society has done, is a work of genius worthy of universal admiration.

AMUSEMENTS.

To thoroughly amuse the average American audience, and yet not cater to depraved taste so prevalent among the community, is an idea looked upon by our public providers in this particular as so utterly impracticable financially, that few ever make the attempt. It is well known that with rare exceptions those who are bold enough to risk their capital in such enterprises generally come to grief, and reap a rich harvest in empty pockets and ruined credit. The people are loth to acknowledge it, but all such ventures, with few exceptions, do have the fate of the good little boys in the old fashioned Sunday school books—they die young. But there are exceptions, and most notable among these, the continued and unvaried success of P. T. Barnum merits honorable mention.

Although he offers nothing in the way of amusement that could bring a blush to the most sensitive cheek, his exhibitions are crowded from year to year with no abatement of the popular interest.

The coming opening of his new Museum and Menagerie in April bids fair to eclipse all his former efforts to please; and from the rare and costly attractions promised the public, he deserves the patronage of all.

The Congress of Monarchs, a new and brilliant feature by the way, representing the Kings, Emperors, and Ruling Monarchs of thirteen different nationalities, both ancient and modern, from Julius Cæsar to Queen Victoria, is by far the grandest spectacle of its kind ever yet witnessed in this country; each monarch will be clad in his or her national costume, and decorated in all the splendor of their rank.

The ancient jeweled armor of the Persian, Greek, and Roman Monarchs, which will be worn on this occasion, is well worth the study of the scholar or the antiquary. The high crested helmets and breastplates, studded with glittering jewels, the greaves of bronze beautifully molded to the form, dazzle the eye with their splendor, and take us back to the days of Homer and Virgil, when

"Arms on armor clashing bray'd
Horrible discord, and the maddening
Wheels of brazen chariots raged."

The chariots drawn in the grand procession of Monarchs are exquisite pieces of workmanship, and beautiful to look upon. They are adorned with the utmost skill, decorated with sculpture, and enriched with gold and ivory.

All this vast paraphernalia, together with additional animals for the menagerie, and rare and valuable curiosities for the museum, have been purchased by Mr. Barnum in Europe, and transported to our shores at a large outlay of money. They will be open to the public in April.

NEW JERSEY MUTUAL LIFE Insurance Co.

OF

J. H. STEDWELL, Good Cent.
R. C. FROST, V. A. President.
C. H. BRINKERHOFF, Secretary.

EIGHTH ANNUAL STATEMENT, January 1, 1874.

ASSETS, January 1st, 1873 ..... $1,348,559 42

RECEIPTS.

Receipts from Premiums during 1873	$735,993 74	
Received from Interest during 1873	61,920 72	
		797,914 46
		$2,146,473 88

DISBURSEMENTS.

Paid Returned Premium and Surrendered Policies	$273,682 74	
Paid Death Claims	187,703 69	
Paid Commissions to Agents	68,976 64	
Paid Re-Insurance and Annuities	24,180 47	
Paid Contingent Expenses	54,421 80	
Paid Advertising, Printing and Postage	16,648 24	
Paid Taxes and Interest on Guar. Capital	11,518 38	
Paid Physician's Fees	9,328 01	
		646,459 97
Balance		$1,500,013 91

ASSETS.

Cash in Bank and on hand	$60,883 12	
Bonds and Mortgages owned by Company	498,697 84	
Loans on Call and other Liens	230,236 76	
U. S. and State Bonds owned by Company	144,555 80	
Real Estate owned by Company	79,513 00	
Loans on Policies	265,260 36	
Outstanding and Deferred Premiums	168,287 06	
Accrued Interest	33,179 97	
		$1,500,013 91

LIABILITIES.

Death Claims not yet due	$57,000 00	
Reserve on Policies in force, Valuation 4½ per cent	966,214 00	
		$1,023,214 00

Surplus for Policy-holders $476,799 91

No. of Policies Issued in 1873, 6,977.

PROVIDENT Life and Trust Company OF PHILADELPHIA.

Assets ..... over $3,000,000.

Similar to "Friends' Provident" of England. *Risk not confined to Friends.* Low rates of mortality. Prudent, straightforward and economical management. Strictly mutual.

Business Men wanted as Agents.

FEATHER FIBER DUSTERS ARE INFERIOR in price fully fifty per cent., and in *that only.* They will stand acquaintance. Send for price list. See adv't and cut in *Ch. Un.* March 18th, and 25th. Feather Fiber Duster Co., Louisville, Ky.

PHELPS, DODGE & CO.,
Tin and Roofing Plates,
AND ALL METALS.
11 to 21 Cliff Street, New York.

ASBESTOS ROOFING.

Send for DESCRIPTIVE PAMPHLETS, Price-Lists, &c. Liberal terms to Dealers.

H. W. JOHNS, 87 Maiden Lane, N. Y.

Twenty-Eighth Annual Statement OF THE CONNECTICUT MUTUAL LIFE INSURANCE *COMPANY,* OF HARTFORD, CONN.

NET ASSETS, January 1, 1873			$33,679,661 69
RECEIVED IN 1873:			
For Premiums	$7,631,537 00		
For Interest and Rent	2,230,182 39		
			$9,861,719 39
			$43,541,381 68
DISBURSED IN 1873.			
TO POLICY-HOLDERS:			
For claims by death and matured endowments	$2,379,056 17		
Surplus returned to Policy-holders	3,107,009 43		
Lapsed and surrendered Policies	784,409 10		
		$6,270,474 70	
EXPENSES:			
Commissions to Agents	$572,912 48		
Salaries of Officers, Clerks, and all others employed on Salary	66,469 18		
Medical Examiners' fees	14,518 00		
Printing, Stationery, Advertising, Postage, Exchange, etc.	98,425 51		
		752,325 17	
TAXES, and Profit and Loss		251,779 61	
			7,274,579 08
BALANCE, NET ASSETS, December 31, 1873			$36,266,802 20
SCHEDULE OF ASSETS:			
Loans upon Real Estate, first lien		$21,178,605 33	
Loans upon stocks and bonds		503,572 61	
Premium notes on policies in force		7,959,611 62	
Cost of Real Estate owned by the Company		1,347,227 83	
Cost of United States Registered Bonds		1,630,836 80	
Cost of State Bonds		613,900 00	
Cost of City Bonds		1,761,625 00	
Cost of Bank Stock		83,205 00	
Cost of Railroad Stock		26,000 00	
Cash in bank, at interest		1,294,301 34	
Cash in Company's office		11,179 62	
Balance due from agents, secured		59,027 05	
			$36,266,802 20
ADD:			
Interest accrued and due	$1,108,731 92		
Market value of stocks and bonds over cost	263,820 97		
Net premiums in course of collection	9,970 28		
Net deferred quarterly and semi-annual premiums	30,898 70		
			1,413,421 87
Gross assets, December 31, 1873			$37,680,224 07
LIABILITIES:			
Amount required to reinsure all outstanding policies, net, assuming 4 per cent. interest	$32,468,734 00		
All other liabilities	1,148,084 78		
			$33,616,818 78
Surplus, December 31, 1873			$4,063,405 29
Increase of assets during 1873			$2,744,082 94
Ratio of expense of management to receipts in 1873			7.62 per cent.
Policies in force, Dec. 31, 1873, 63,550, insuring			$181,802,730 00

JAMES GOODWIN, President.
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CONTENTS.

PAGE

THE OUTLOOK 261

EDITORIAL ARTICLES:
- "Catholic and Free" 270
- The Land of the Sagas 270
- "Atafœdia" 271
- Occasional Notes 271

POETRY:
- William Cullen Bryant 261
- The Song of the Spring 262
- The Brook in Winter 264
- Shadows 273

CONTRIBUTED ARTICLES:
- The Lessons of Charity During the Past Winter 261
- The Sighing of the Prisoner 262
- Dr. Kirk as an Evangelist 263
- George's Donation Party (concluded) 263
- Agassiz on the Origin of Man 267
- Engineer's Work 273
- The Early Anti-Slavery Days. No. V. 273

YALE LECTURES ON PREACHING. No. VII.—Views of the Divine Life in Human Conditions 265

BOOKS AND AUTHORS:
- Drake's Life of Gen. Knox 267
- The Harper Periodicals 268
- Notes 268

THE HOUSEHOLD:
- Whose Fault Is It? 275
- For a Memorial of Her 276

THE LITTLE FOLKS:
- The Wrens 276
- The Battering-Ram Club 277
- Puzzles 277

THE SUNDAY SCHOOL 272

THE CHURCH 274

THE WEEK 275

TRUTHS AND TRIFLES 272

FINANCIAL 279

FARM AND GARDEN 280

PUBLISHERS' DEPARTMENT 280

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For Premiums.....	$7,631,537 00	
For Interest and Rent,	2,230,182 39	
		$9,861,719 99
		$43,541,381 68

DISBURSED IN 1873.

TO POLICY-HOLDERS:

For claims by death and matured endowments.....	$2,379,056 17	
Surplus returned to Policy-holders.....	3,107,009 43	
Lapsed and surrendered Policies.....	784,409 10	
		$6,270,474 70

EXPENSES:

Commissions to Agents.....	$572,912 48	
Salaries of Officers, Clerks, and all others employed on Salary.....	66,469 18	
Medical Examiners' fees.....	14,518 00	
Printing, Stationery, Advertising, Postage, Exchange, etc....	98,425 51	
		752,325 17
TAXES, and Profit and Loss.....		251,779 61
		7,274,579 08

BALANCE, NET ASSETS, December 31, $36,266,802 20

SCHEDULE OF ASSETS:

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Cost of State Bonds.....	613,900 00
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Cost of Railroad Stock.....	26,000 00
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Cash in Company's office.....	11,179 62
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Net deferred quarterly and semi-annual premiums....	30,898 70	
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Increase of assets during 1873.....		$2,744,082 94
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Policies in force, Dec. 31, 1873, 63,550, insuring.....		$181,802,730 00

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Cash assets.....	463,366 22

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Gross Surplus.....	1,008,947 05
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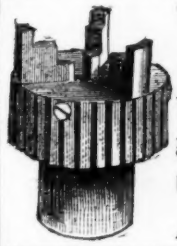

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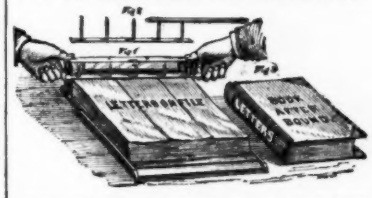

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IN the course of last year there were published in England five hundred and seven new novels, and two hundred and twenty-one new volumes of poetry. To these may be added, for the year's product, half as many more books of the same sort published in this country. A similar fertility has occurred in previous years. But how many of these books have had any just pretensions to be read or remembered! To be as charitable as possible, it may be asserted, that nine-tenths of the annual crop of novels and poems represent only the waste of human industry and the disappointment of human aspirations. But as waste is the law of nature, as millions of herring's eggs are produced for every herring that runs in the rivers, so it is inevitable that hundreds of novels and poems should be printed for one which gains even a transient popularity.

Of the writers of these books, a large number are women. Some women, when in distressed circumstances, bereft of the means of support which they had enjoyed while their natural protectors were living, take to writing stories or poems, as other women take to dressmaking or stage-acting, with a vague belief that it may be a mode of making a livelihood. Their motive is not to be condemned. Whatever condemnation their acts may justify belongs to the husband who, while living, provided no means for the future support of his family and, dying, left the widowed mother to shift for herself. Compelled to do whatever she can for her own support, and being unable for various reasons to do mechanical, scientific or artistic work, she makes an effort to get a living by the pen. Here she touches public sympathy. And the catalogue of last year's publications may be read with the belief that many of them represent the struggles of slowly-sinking families to keep their heads above the sea into which improvident habits of the father had cast them. Behind the novel and the poem is the poor widow left with a family to take care of. The reader is reminded of her desperate efforts to make her daily expenses and income meet, her increasing difficulty to keep up respectable appearances, the declining patience of her husband's relations, her appeals to the patrons of charity, and finally the straits which have driven her to the publisher, hoping to find in print some more respectable means of livelihood than in beggary.

Now, what is the moral to be drawn from this lamentable history? Is it not this: that it is always the duty of the father of a family to provide a respectable support for his wife and children in the future as well as in the present?—after he is dead as well as while he is living?

There are other means besides the irregular savings from his own labor by which he may do this; means which he can command even while he feels confident that his savings will be sufficient; means which may be relied upon after his savings have failed. Life insurance is a precaution for every family. The time is likely to come when it will be needed, and the time to secure it is before the necessity for it arrives. In the Proverbs of Solomon we are told, that the ants are a people exceedingly wise, because "they prepare their meat in the summer." Though an insignificant creature, it is prudent enough to provide support and comfort for its family in anticipation of that bleak season which is to follow the present sunshine. The man who does not feel that he has a similar duty to perform for his own family possesses less wisdom than the ant. And as life insurance has proved itself to be the one steadfast and reliable source from which this provision may be drawn, how shall those be estimated who are content to live in utter neglect of it? More than thirteen thousand persons were insured last year by the Equitable Life Assurance Society. More than thirteen thousand families were thus provided for in the future; more than thirteen thousand seeds planted to yield a hundred fold in the harvest time. It is in this manner that the good, rather than the evil, which men do in their lives is made to live after them; and every year, as it passes, will deal out a larger measure of justice to the memory of those who, while the opportunity is offered, place their wives and children under the protecting shield of life insurance.

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CONTENTS.

PAGE

THE OUTLOOK 281

EDITORIAL ARTICLES:
- Christ the Saviour 290
- The Silent Partner 290
- Washington's Coach and Six 291
- Occasional Notes 291
- Inquiring Friends 292

POETRY:
- Troth-Plight 281
- Sonnet 283
- The Portrait 287
- Jack Frost 293
- The Little Spring Bird 297

CONTRIBUTED ARTICLES:
- Something Better Than Toleration 281
- A Bankrupt Party 282
- A Protest and Testimony 283
- Units of Value and Honesty of Payment 283
- Joe Gatter's Life Insurance 284
- An Answer to Myself 295
- The Church of Utrecht 293

YALE LECTURES ON PREACHING. No. VIII.—
- Sins and Sinfulness 285

THE HOUSEHOLD:
- What My Brother John Says 295
- Cultivation of the Small Fruits 296

THE LITTLE FOLKS:
- Child-Life on a Farm 296
- Puzzles 297

BOOKS AND AUTHORS:
- Edward A. Freeman's Lectures 288
- The North American 288
- Notes 288

THE CHURCH 294
THE SUNDAY SCHOOL 292
THE WEEK 295
ART NOTES 292
MUSICAL NOTES 298
SCIENTIFIC AND SANITARY 300
PUBLISHERS' DEPARTMENT 300

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Assets	735,149 53

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OF HARTFORD.

CASH CAPITAL	$3,000,000 00
ASSETS, JAN. 1, 1874	5,735,925 79
LIABILITIES	214,876 65

Losses paid since organization, over $40,000,000.

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Gross Assets	**$5,766,154 56**
Total losses paid since organization	$4,937,137 54
Cash assets	463,366 22

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Cash Capital	**$200,000**
Total Assets, Jan. 1, 1874	**393,455**
Liabilities, including Re-insurance	**117,093**

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Cash Capital	**$500,000**
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JANUARY 1st, 1874.

Capital	$1,000,000 00
Gross Surplus	1,008,947 05
Total Gross Assets	$2,008,947 05

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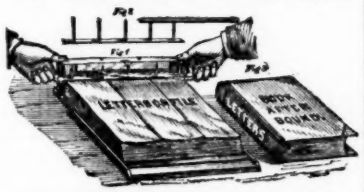

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A RETROSPECT.

THE fourteenth annual statement of the Equitable Life Assurance Society, recently published, shows that this institution has acquired a very honorable position in the front rank of American life insurance companies. No commercial success like that which has attended this Society was ever before accomplished in so short a period. Slow and comfortably easy, from year to year, was the method of progress habitually made by the old companies which had occupied the road since 1843. But when the Equitable Life Assurance Society appeared in 1859, new and vigorous life began to be infused into the whole of our insurance system. Eight years after its organization, the Superintendent of the New York Insurance Department recognized the influence of the Equitable Life Assurance Society in his official report: "This corporation," said he, "can be said to mark and distinguish the commencement of the recent astonishing progress in the business of life insurance." The progress which was then astonishing has been annually continued, until the five million one hundred and twenty-five thousand dollars of assets, reported by this Society six years ago, have now increased beyond twenty-four million! It cannot be said that this remarkable prosperity has been acquired by a deviation from sound principles; but it must be considered as the natural result of a wise, energetic and honorable administration of the business.

The history of the Equitable Life Assurance Society may be considered as a history of the growth of the life insurance system in the United States; which had a new birth in 1859. The following record which shows the yearly increasing business of the Equitable Life Assurance Society, from its beginning to the present time, seems to illustrate this clearly:

Year.	Cash income.	Assets.
1859	$23,727 29	$117,102 29
1860	76,070 76	162,617 66
1861	103,429 91	210,636 11
1862	181,378 91	324,012 88
1863	308,060 67	584,713 51
1864	579,079 67	1,025,381 37
1865	971,505 75	1,586,523 95
1866	1,807,296 40	3,077,788 30
1867	3,247,022 74	5,125,423 15
1868	4,840,157 46	7,721,077 02
1869	6,268,392 35	10,510,824 42
1870	7,009,344 13	13,236,024 59
1871	7,612,237 09	16,174,824 55
1872	8,420,044 86	19,595,053 20
1873	9,838,942 01	22,878,418 85

Since its incorporation, the Equitable Life Assurance Society has paid to its policy-holders and their heirs more than nineteen million dollars. The distribution of this sum of money has doubtless relieved a large amount of distress, and perhaps prevented many families from falling into misery, despair and crime. All social economists accord to our system of life insurance a large influence in diminishing pauperism, which is likely to abound where widows and children are left upon the community without any means of support. Thus our national prosperity is in some measure due to such institutions as the Equitable Life Assurance Society, whose large annual disbursements tend to prevent those domestic misfortunes which would otherwise increase taxation, and cost the community many millions to remedy.

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CONTENTS.

PAGE

THE OUTLOOK 301

EDITORIAL ARTICLES:
The Sheet-Anchor 310
Intellect in Politics 310
A Whiff of Antiquity 311
The People of the South 311
Occasional Notes 311

POETRY:
Sources 301
"Domine, Quo Vadis?" 302
Lost at Sea 304
The Last Snow Man 317

CONTRIBUTED ARTICLES:
The Poet and the Prophet 301
Some More Royal Picture-Books 302
The Duty of the Hour 303
Colorado: How Consumptives Should Visit It 303
A Story of Calumny 304
One Probable Effect of Recent Official Exposures 313
The Early Anti-Slavery Days, No. VI 313

YALE LECTURES ON PREACHING. No. IX.—The Sense of Personal Sin 305

THE HOUSEHOLD:
How We Managed Without a Girl 315
The Flower Garden 316

THE LITTLE FOLKS:
Susie Somebody on Professor Proctor's Worlds 316
What Baby Said 317
Puzzles 317

BOOKS AND AUTHORS:
Recent Books of Science 308
Notes 308

THE WEEK 315
THE CHURCH 314
THE SUNDAY SCHOOL 312
TRUTHS AND TRIFLES 312
FARM AND GARDEN 320
PUBLISHERS' DEPARTMENT 320
FINANCIAL 318

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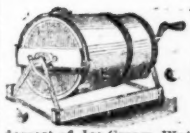

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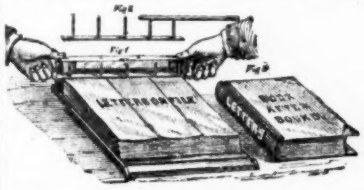

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A MORTGAGE on real estate ought always to be offset by a policy of insurance on the life of the mortgager, in order that his estate and his family may not suffer in the event of his death. By mortgaging he obtains money to use, but his property is really so much the less in amount, and if his life is uninsured the risk of his death is not upon his creditor but upon his estate and his family. The business into which he puts the borrowed money may fail; or he may die unexpectedly, and his death may be the very thing that causes the failure of his business. But the mortgage remains. His creditor, being secured, does not need the insurance, and does not ask for it; his wife and children may not ask for it, but they imperatively need it, for they are not secured.

It is a great hazard to mortgage any property, but especially a farmer's homestead, without securing it by a life insurance policy against the consequences of the death of the owner. The man who does so, may leave, when he dies, nothing but a foreclosure of the estate, and with it a foreclosure of the comfort and happiness of his wife and children. An agent of the Equitable Life Assurance Society, writing from Ohio, says that the sheriff of Huron County purchased a little home for his family, for which he paid one thousand dollars, and gave a mortgage on it for one thousand dollars, and then applied for an insurance of one thousand dollars on his life. Three weeks afterwards, a horse, which he was leading to water, reared up, fell over on the man and killed him. The widow received the money due on the policy, and with it cancelled the mortgage which she could not have done had not her husband insured his life. Then he mentions a farmer in Richland County, who bought a farm, and not being able to pay all the money for it, gave a mortgage on it for one-half and took an insurance for two thousand dollars on his life from the Equitable Life Assurance Society. Two years afterwards the farmer was dead, and the insurance was paid to the son, who said: "This insurance has saved our farm, for it will cancel the mortgage."

He visited a farmer, whom he advised to be insured, because there was a mortgage of two thousand dollars on the farm, and if the farmer should die without an insurance, the farm would be sold to pay it. But the farmer said that his hogs had been sold so cheap that he had made nothing the past year, and it took all the money he could get to pay taxes, repairs and interest; so he would not be insured. That man is now prostrated by inflammatory rheumatism, and should he ever recover from this attack no good company will insure his life. "I have been engaged," says this correspondent, "ten years in soliciting men to insure their lives, and have taken note of many remarkable cases that have occurred in my experience. You may rely upon what I have written, as having actually occurred."

Carpets for Spring 1874.

FOSTER BROTHERS, 309 Fulton Street, Brooklyn (old stand of HUSTED and CARLL), invite attention to their assortment of Carpets of the latest importations. Moquettes, Velvets, Brussels, and Tapestry Brussels, etc. Also a full assortment of Lace Curtains, and materials for window decorations.

FOSTER BROTHERS.

THE CENTENNIAL EXHIBITION.

To the People of the United States:

IT is right that the people of the United States should know that the day and year which closed the century of American Independence—July 4, 1876—will be commemorated with ceremonies expressive of the gratitude and pride of a great nation; and, in accordance with the act of Congress of June 1, 1872, which created the Board of Finance, the following report is made over the signature of the President of the board:

The original law of Congress, enacted March 3, 1871, provided for "the celebration of the Centennial of American Independence by an international exhibition of the arts, manufactures, and natural resources of this and other countries, under the auspices of the Government of the United States."

And the act of June 1, 1872, fixed the capital to complete this great commemoration at $10,000,000, which was by the Commissioners apportioned among the several States and Territories on the basis of population.

Of this sum the State of Pennsylvania alone, aided by a subscription of $100,000 from the State of New Jersey, has raised in the form of subscriptions to the stock and by appropriations from its Legislature and the Councils of Philadelphia, about $4,000,000, or nearly one-half the amount necessary to insure success. This provision having been made, designs for suitable buildings were approved, and other preliminary and incidental arrangements have so far advanced as to justify an immediate commencement of the work of construction.

The Commissioners have appealed to the Congress of the United States, on the basis of these subscriptions, appropriations, and preparations, to maintain the spirit of the two laws above referred to, and the correspondence of the State Department with foreign powers has induced the Governments of the Netherlands, Belgium, Switzerland, Germany, Sweden, Liberia, Equador, the Argentine Confederation, Chili, Mexico, Hayti, and the Sandwich Islands to express their intention to participate, and they have every reason to believe that this appeal to Congress will be generously responded to.

Subscriptions to the stock have also been made by individuals in the States and Territories of Missouri, Illinois, Nebraska, Montana, Indiana, Nevada, Oregon, California, Louisiana, Florida, Maryland, Ohio, Wisconsin, Michigan, Arizona, New Jersey, Delaware, Rhode Island, Arkansas, Alabama, New York, Virginia, Iowa, and Kansas.

Such in brief is the condition of the organization for the international commemoration of the close of the century of American independence.

The City of Philadelphia was selected as the most fitting locality at which to celebrate the birth of American Independence for the reasons:

1. That from Philadelphia the Magna Charta of human liberty, the immortal Declaration, was uttered. The buildings in which the convention sat remained substantially as they were on that historic day; and

2. Of all the points of Revolutionary interest, Philadelphia is the most central and accessible to the whole country. It is the Republic's celebration of its birthday at the very place of its birth.

The Finance Board earnestly urge their fellow-countrymen to keep in mind the great fact that the event to be commemorated is the grandest and most momentous in history, that the commemoration is to take the form of an exhibition of the stupendous progress made by the American people in the first hundred years of their independence, in everything relating to the natural resources of the country and their development, and, especially, its progress in those industries, arts, and institutions which benefit mankind.

How diversified are the objects which must enter into that exhibition—how vast the buildings and the space required to present them with full effect, are suggestions that need only to be mentioned to bring home to every American the colossal magnitude of the undertaking.

Consider for a moment the industries, products, and devices necessary to an adequate expression of the progress of your own State, and the space that will be essential to their full presentation, and you can hardly fail to perceive that your State alone will require an area in the exhibition buildings and grounds equal to that occupied at Vienna by England or France. This is true of not less than ten of the older States. The other twenty-seven States and ten Territories will each of them require space in proportion.

That the stock of the Centennial Board of Finance might be within the reach of every citizen, the Congress of the United States fixed every share at $10, which will be represented by a handsome steel-engraved certificate, executed by the Treasury Department of the Government, and fittingly designed in commemoration of the event. The Board in soliciting subscriptions to its stock feel assured that there is a patriotic desire to render the exhibition worthy of the occasion.

Notice is hereby given that checks and drafts can be addressed to the Financial Treasurer, Frederick Fraley, No. 904 Walnut street, Philadelphia, for any number of shares, at $10 each, and certificates of stock will be promptly returned. The International Exhibition will commence on the 19th of April, 1876, and close on the 19th of October, 1876.

The undersigned, President of the Board of Finance, speaking for his colleagues, and, he believes, for the great body of the American people, does not doubt the answer of that people to this earnest appeal. They are not unmindful of the patriotic interest in the Centennial of their own independence, nor of the high duty of honoring it as it deserves. Philadelphia, the scene of the immortal Declaration, not only in the old hall where it was written, and whence it was proclaimed, but in the extensive Park where the exhibition is to be held, sacred as the resort of Washington and the Revolutionary worthies, has given many times her share to the memorial. It is not her celebration—it is the nation's. History has simply designated that city as the spot where the national sentiment can be historically expressed. Every other city and State is inspired by the same sentiment. Every man and woman, North and South, is stirred by the same impulse. All the peoples of the earth are earnest spectators and students of our progress. The work, therefore, is at once national and international. It reaches every class and every interest. It will be the most remarkable comparison and interchange of ideas and inventions, of art and science, of the products of the earth, the brain, and the hands—the most friendly and complete intercourse between the races of all countries in modern civilization. It is impossible to believe that any portion of the American people will hesitate to unite in what is a sacred memory and a sacred obligation.

JOHN WELSH,
President of the Centennial Board of Finance.

SILVER-PLATED
Coffee Percolators,
Porcelain-lined
Ice-Pitchers,
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Table Cutlery,
Communion Services.
A LARGE VARIETY OF
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Suitable for Presents.
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TABLE WARE,
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CONTENTS.

PAGE

THE OUTLOOK 321

EDITORIAL ARTICLES:
"Not to Destroy, But to Fulfill." 330
Agassiz the Teacher 330
A Coming Battle 331
Ezra Cornell Vindicated 331
Occasional Notes 331
Inquiring Friends 332

POETRY:
Southern Jessamine 321
The Letter and the Spirit 322
Esther 333

CONTRIBUTED ARTICLES:
"Result of Council." 321
A National Lesson 322
Justifying Jonah 322
The Inspiration of Scripture 323
At Second-Hand from Italy 324
"Southern Sentiment" Misrepresented 333
Historic Proofs of the Resurrection of Our Lord 333

YALE LECTURES ON PREACHING. No. X.—The Growth of Christian Life 324

THE HOUSEHOLD:
A Letter from Pompeii 335
A Boy's Letter from Virginia 336

THE LITTLE FOLKS:
Child-Life on a Farm 336
Puzzles 337

BOOKS AND AUTHORS:
The Trinity 327
A Good American Novel 328
Notes 328

THE WEEK 325

THE CHURCH 334

THE SUNDAY SCHOOL 332

SCIENTIFIC AND SANITARY 340

PUBLISHERS' DEPARTMENT 340

FINANCIAL 338

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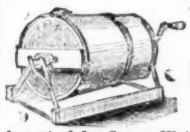

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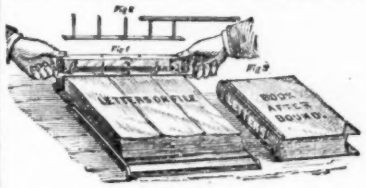

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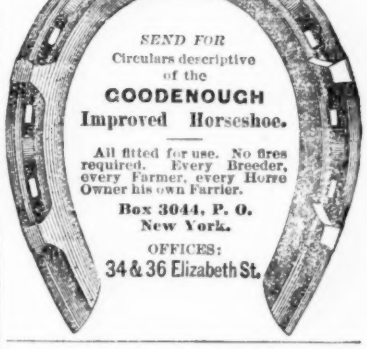

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CONTENTS.

PAGE

THE OUTLOOK 341

EDITORIAL ARTICLES:
- God Known Through Man 350
- Blowing Haydn Number One 350
- The Centennial and the Baptists 351
- Occasional Notes 351
- Inquiring Friends 352

POETRY:
- Coming 341
- The Mystery 344

CONTRIBUTED ARTICLES:
- Four Years at Yale 341
- The Markings of Natural Objects 342
- To A Sorrowful Mother 343
- A New Palmetto Leaf 343
- The Test of Christianity 344
- The Difference 344
- Mr. Lamar's Tribute to Charles Sumner 345
- Church and State in Austria 353
- The Early Anti-Slavery Days, No. VII 353

YALE LECTURES ON PREACHING. No. XI.—
- Christian Manhood 345

THE HOUSEHOLD:
- Eatable Fungi 352
- A Life Lesson 356

THE LITTLE FOLKS:
- The End of Tiptoe's Tale 357
- Blue-Eyes and Her Ring 357
- Puzzles 357

BOOKS AND AUTHORS:
- Military Biography 347
- Dunglison's Medical Dictionary 348
- Cooley's Constitutional Limitations 348
- Notes 348

THE SUNDAY SCHOOL 352

THE CHURCH 354

THE WEEK 354

ART NOTES 352

FARM AND GARDEN 360

PUBLISHERS' DEPARTMENT 360

FINANCIAL 4

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JANUARY 1st, 1874.

Capital	$1,000,000 00
Gross Surplus	1,008,947 05
Total Gross Assets	$2,008,947 05

STEPHEN CROWELL, President.
PHILANDER SHAW, Secretary.

Continental Ins. Co.,
Office, 100 & 102 Broadway, N. Y.
Branch Offices, { 26 COURT ST., Brooklyn, 106 BROADWAY, " E. D.

Capital,	**$1,000,000 00**
Assets, Jan. 1. 1874,	**2,256,937 08**
Liabilities,	**171,081 95**

GEO. T. HOPE, President.
CYRUS PECK, Sec'y.

NIAGARA
FIRE INSURANCE COMPANY,
201 BROADWAY, N. Y.
Cash Assets, Jan. 1. '74 - - $1,300,000

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Surplus over	**$600,000**
Total Assets over	**$1,000 000**

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I. REMSEN LANE, Secretary.

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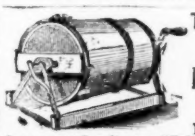

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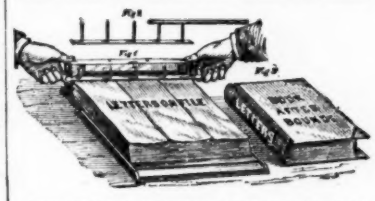

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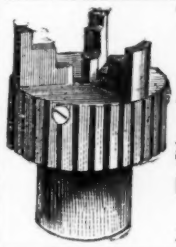

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Financial.

From Monday, April 27, to Saturday, May 2.

The Public Debt.—On May 1st the state of the Public Debt was officially recapitulated as follows:

Debt Bearing Interest in Coin.	
Principal	$1,724,096,750 00
Interest	36,753,685 61
Debt Bearing Interest in Lawful Money.	
Principal	$14,678,000 00
Interest	4,271,220 00
Debt on which Interest has Ceased since Maturity.	
Principal	$6,164,770 26
Interest	253,423 14
Debt Bearing no Interest.	
Principal	$515,084,198 24
Unclaimed Interest	29,834 84
Total Debt.	
Principal	$2,259,963,718 50
Interest	37,181,584 59
Total	$2,297,145,309 00
Cash in the Treasury.	
Coin	$90,301,952 05
Currency	5,258,074 02
Special deposits held for redemption of certificates of deposit, as provided by law	51,860,000 00
Total	$147,420,026 07
Debt, less cash in the Treasury.	
May 1, 1874	$2,149,725,277 02
April 1, 1874	2,152,630,728 50
Decrease of debt during past month	$2,905,451 48
Increase of debt since June 30, 1873	1,906,563 45

Wall Street.—Reports are encouraging from all quarters as the markets adjust themselves to the more cheerful prospect now opening. Private advices from abroad indicate an increased confidence in American securities. Cable dispatches announce a decrease of £584,000 in Bank of England bullion, but no change in the discount rate.

Government Bonds.—There is an active demand from out-of-town purchasers, chiefly in New England, many persons being more anxious to secure Governments than they were before the veto. It is said too that the demand is perceptibly increased by the fact that returns of taxable property must shortly be made, and Governments are therefore a convenient form of security to hold for a few weeks. It is a notable feature of the renewed foreign demand that the small denominations of $50 and $100 bonds are ordered in considerable quantities, indicating a popular call for these securities. It was decided by the Treasury some time since that 5s of '81 should only be exchanged for five-twenties, not sold for gold. An even exchange of $500,000 in these bonds has this week been effected for the five-twenties of 1862.

The highest quotations for the week were as follows:

	Apr. 27.	Apr. 28.	Apr. 29.	Apr. 30.	May 1.	May 2.
5s new c'p....'81,	116¼	117	117	117	x115¼	115½
6s reg.....'81,	119⅞	119⅞	120	120⅛	119⅞	119⅝
do. c'p.....'81,	121	121⅜	122	122	121⅛	121⅛
6s 5-20 c'p.....'62,	118½	118½	118¾	117¾	x115⅝	118⅛
6s 5-20 c'p.....'64,	119⅞	120⅜	120⅜	120⅜	x117⅞	120
6s 5-20 c'p.....'65,	121	121½	121¾	121⅝	x118	120¼
6s 5-20 c'p. n..'65,	119½	120	120¼	120½	119⅞	119⅝
6s 5-20 c'p.....'67,	120¼	120⅝	120⅝	120⅞	120⅝	120⅝
6s 5-20 c'p.....'68,	119¾	120⅜	120½	120½	120⅛	119⅞
5s 10-40 reg.....	114⅝	115	115	115¼	115⅜	115¼
5s 10-40 c'p.....	114¾	115	115¼	115½	115⅜	115⅜
6s currency	116¾	116½	116¾	116¾	116¾	116¼

Closing quotations in London on Friday were:

	April 30.	Since Jan. 1st. Lowest		Highest.	
6's,5-20's, 1865.....	106⅝	106½	Apr.22	110	Feb. 19
6's,5-20's, 1867.....	109¼	107¾	Jan. 5	110	Feb. 19
5's,10-40's.....	104⅜	103¾	Feb. 16	105¾	Jan.24
New 5's.....	104	102½	Jan. 15	104⅞	Apr.13

Stocks, etc.—With a good deal of irregularity in the course of the week the market is firm at the close. There is some movement among speculators in anticipation of higher prices. Gold has shown little activity. The "specie shipping point" has again been reached in exchange, and some $350,000 in gold were sent by Saturday's steamers. On Thursday the Treasury sale of one million brought bids for $3,320,000.

The following table shows the highest quotations for the week:

	Apr. 27.	Apr. 28.	Apr. 29.	Apr. 30.	May 1.	May 2.
Gold	113¼	113¼	113⅜	113¼	113¼	113
N.Y.C.&H.R....	98¾	98⅞	98⅜	99	98⅝	98⅝
Harlem.....	126	126	129	128¼	129	127
Erie.....	36¼	36⅜	36¼	35½	35	35⅛
Lake Shore.. ..	77	77⅜	78⅜	77⅞	77⅜	77⅜
Wabash..... ...	42½	42⅜	43¼	42⅝	41⅜	41⅜
Northwestern..	47½	47½	48⅜	47⅞	46⅞	47
do pref....	65½	66½	66¾	66½	...	66¼
Rock Island....	99½	99¾	100¼	99⅞	99⅞	99½
St. Paul.....	38¼	38⅜	39⅝	38⅝	38⅝	37⅞
do pref.....	57	58¼	58½	58½	58⅜	56⅞
Ohio & Miss....	27	27⅜	27⅞	26⅞	26⅞	26⅞
Central of N J..	105¼	105¼	105½	105¼	106	105⅞
Del., L. & W....	105¾	106½	107	106¾	106½	106⅞
Han & St. Jos..	...	29	31¼	31½	30⅝	30¼
Union Pacific..	34⅛	35⅛	35⅜	35	34⅛	34⅛
Panama.....	107¾	107¾	108	107	107	106½
Western UnTel	73	74⅜	75⅜	75⅜	74⅞	73⅜
Quicksilver.....	21	23½	26	22½	23	22
do pref....	34¾	36	31	....	30	35
Pacific Mail.....	45⅜	45⅜	46⅛	46¼	45⅜	44½
Adams Express	97	96	99	98	98	100
American Ex...	62	62½	62½	63	62⅜	63
U. S. Ex.....	66¾	70	67	67½	67	67½
Wells,Fargo Ex	78	77½	78	77	78	78

Foreign Exchange.—Nominal quotations at the close of the week were:

	60 days.	3 days.
London prime bankers.....	4.88 @	4.90@

The advance is mainly due to the small supply of bills offering and to the better demand for exchange for mercantile remittances.

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As life insurance is a necessity to all men who have families depending upon them, it is wise to exercise prudence in selecting the company to whose guardianship to intrust the future comfort of their wives and children. The wealthy and prosperous condition of the class of institutions to which the Equitable Life Assurance Society belongs shows that no one can err in selecting from them the custodian of the future welfare of his family.

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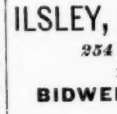
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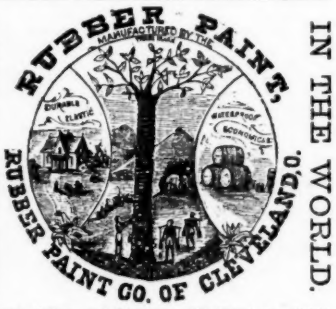

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CONTENTS.

PAGE

THE OUTLOOK 361

EDITORIAL ARTICLES:
- The Westminster Confession and the Christian Ministry 370
- Mr. Beecher on Temperance 371
- The Cure of Crime 371
- Occasional Notes 371
- Inquiring Friends 372

POETRY:
- Under the Surface 361
- Spring Flowers 362
- Sonnet 365
- Egotism 367
- An Allegory 375

CONTRIBUTED ARTICLES:
- Autographs 361
- Sunday-School Music 362
- Dead Works 362
- Current Matters in Rome 363
- Cold Charity 363
- John Stuart Mill and Blaise Pascal 364
- Spermaceti for an Inward Bruise 364

YALE LECTURES ON PREACHING. No. XII.—
- Life and Immortality 365

THE HOUSEHOLD:
- The Honest Family of Nuremberg 375

THE LITTLE FOLKS:
- Kitty White 375
- A Word Fitly Spoken 377
- How Johnny Ate His Breakfast 377
- Puzzles 377

BOOKS AND AUTHORS:
- John Quincy Adams 368
- Notes 368

THE CHURCH 374
THE SUNDAY SCHOOL 372
THE WEEK 375
SELECTIONS 373
TRUTHS AND TRIFLES 373
UPPERMOST TOPICS 378
SCIENTIFIC AND SANITARY 380
PUBLISHERS' DEPARTMENT 380
FINANCIAL 379

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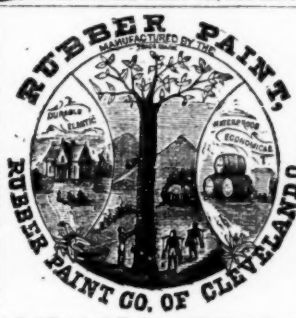

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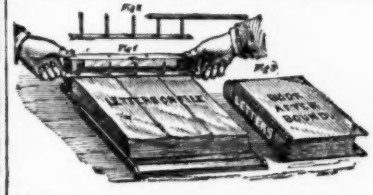

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CONTENTS.

PAGE

THE OUTLOOK 409

EDITORIAL ARTICLES:
Decoration Day 418
The Social Science Association 418
A Battle Declined 419
Occasional Notes 419
Inquiring Friends 420

STAR PAPER:
Birds and their Ways 409

SERIAL STORY:
We and Our Neighbors 410

POETRY:
The Idol Worshiper 409
Amethysts 411
The Song Resung 415
Our Twins 425

CONTRIBUTED ARTICLES:
Distinguished Arrivals—Gold-Robin and Cat-Bird 411
The Trial of Presbyterians for Mental Reservation 411
Demand and Supply 412
Contending for the Faith 412
"Ministerial Supply" 412
The Early Anti-Slavery Days. VIII 413
Prof. Swing's Defense 415
Scriptural Doctrine of Retribution 421-26-27

LECTURE-ROOM TALK:
Patience 414

BOOKS AND AUTHORS:
A Miscellany of Religious Books 415
Notes 416

THE HOUSEHOLD:
A Dish of Fish 423
The Story of Uncle Jack 424

THE LITTLE FOLKS:
Child-Life on a Farm 424
The Droll Little House 425
Puzzles 425

THE CHURCH 422

THE SUNDAY SCHOOL 420

THE WEEK 423

ART NOTES 420

SCIENTIFIC AND SANITARY 428

PUBLISHERS' DEPARTMENT 428

FINANCIAL 4

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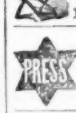

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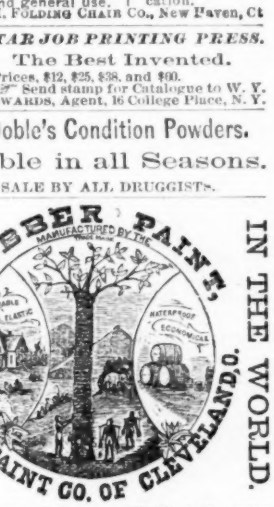

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Financial.

From Monday, May 18, to Saturday, May 23.

Wall Street.—A somewhat better feeling has developed in business circles during the week, in consequence partly of the more reasonable views of financial matters which seem for some reason to have developed in the House of Representatives. There is, however, no apparent improvement in the volume of business, save perhaps in the dry goods trade, which has this week shown some activity. Money is very easy, and commercial paper is lower, current quotations being 5 @ 6 per cent. The export movement of gold continues, and is in part ascribed to the demand for bullion in the Bank of France, which hopes shortly to resume specie payments.

Government Bonds.—There has been a moderate business, with steady quotations, most of the transactions being for home account. The savings banks were the largest purchasers. Foreign bankers have not invested largely. Indeed they have been sellers rather than purchasers. The *Commercial and Financial Chronicle* remarks: "Each new phase in financial affairs seems to work favorably for United States Governments, and whether it is the prospect of free banking on the one side and the probable demand for more bonds as a basis of circulation, or in an entirely opposite direction, the depreciation of our American railroad securities abroad, either influence is calculated to strengthen the popularity and increase the inquiry for Government bonds."

The highest quotations for the week were as follows:

	May 18.	May 19.	May 20.	May 21.	May 22.	May 23.
5s new c'p....'81,	115	115	115	115¼	115¼	115⅜
6s reg.....'81,	119¾	119¾	119¾	119¾	120⅛	119⅞
do. c'p.....'81,	121⅝	121⅝	121⅝	121⅝	121⅝	122
6s 5-20 c'p.....'62,	115½	115	115¼	115⅜	115⅜	115½
6s 5-20 c'p....'64,	117	117	117	117¼	117¼	117½
6s 5-20 c'p.....'65,	117⅞	117⅞	117⅞	118	118¼	118¼
6s 5-20 c'p. n..'65,	119½	119⅝	119⅝	119⅝	120	120
6s 5-20 c'p....'67,	120⅛	120¼	120½	120⅜	120⅜	120¾
6s 5-20 c'p.....'68,	120¼	120½	120⅝	120½	120½	120¾
6s 10-40 reg.....	114⅝	114⅝	114⅝	114⅝	115⅛	115¼
5s 10-40 c'p.....	114⅝	115	114⅞	115⅛	115¼	115¼
6s currency	116¼	116⅞	116⅞	176¾	116⅞	116⅞

Closing quotations in London on Friday were:

	May 22.	Since Jan. 1st. Lowest		Highest.	
6's,5-20's, 1865.....	107½	106½	Apr.22	110	Feb. 19
6's,5-20's, 1867.....	109½	107¼	Jan. 5	110	Feb. 19
5's,10-40's.....	104	103¼	Feb. 16	105¾	Jan.24
New 5's.....	104⅝	102⅝	Jan. 15	104⅝	Apr.13

State Bonds.—The New York State Bounty Loan developed a sudden activity, said to be in consequence of the investment of certain surplus State funds, set apart by law for this purpose. Tennessees and Missouris are still the leading features of the Southern market, the old sixes of each State being quoted respectively at 82⅝ and 97½.

Stocks, etc.—Rather less attention than usual has been paid to this branch of the Exchange, and the market is, for this, if for no other reason, somewhat irregular and depressed.

The following table shows the highest quotations for the week:

	May 18.	May 19.	May 20.	May 21.	May 22.	May 23.
Gold	112¼	112¼	112¼	112¼	112¼	112¼
N.Y.C.&H.R....	97¼	97¼	97⅞	97⅞	98	98⅛
Harlem.....	....	128½	129¼	129	127	128½
Erie.....	35⅝	35⅝	35⅝	35⅝	35⅝	35⅝
Lake Shore. ..	75¼	75⅛	75½	75¼	75⅝	76¼
Wabash..... ...	36⅝	36¼	36⅝	36¼	36⅝	37
Northwestern..	42	40½	41¼	41	40⅞	41⅜
do pref....	60¼	59	59¼	59	58¼	59¼
Rock Island....	96¼	96	96½	96	96½	97¼
St. Paul.....	33	32¾	33⅜	32¾	33⅜	33⅞
do pref.....	51½	52	51⅝	52	52	54
Ohio & Miss....	23	23¼	23⅝	23⅜	23⅜	24⅜
Central of N J..	105½	106	105⅝	106⅛	105¼	105½
Del., L. & W....	106½	107	107	107	108	108½
Han & St. Jos..	25½	26	26⅜	26⅛	26½	27⅜
Union Pacific..	27¼	26¾	27⅜	26⅞	27½	28⅜
Panama.....	103½	104	106	106	105¾	107
Western UnTel	70⅝	71	71⅛	71½	71⅝	72⅜
Quicksilver.....	24¼	....	25	25	27	28
do pref....	26	32	31½	....	....	35
Pacific Mail.....	41⅜	42½	42¼	42¼	42½	42½
Adams Express	102	102⅜	102½	102⅜	105	105
American Ex...	62	62	61⅞	61⅞	61½	61⅞
U. S. Ex.....	67½	67	67⅛	67½	67⅜	67
Wells,Fargo Ex	74	75	78	76	77	76

Foreign Exchange.—Nominal quotations at the close of the week were:

	60 days.		3 days.	
London prime bankers..	4.88	@ 4.88¼	4.91	@ 4.91½

Gold.—The export movement is the most interesting feature of the gold market. On Tuesday the Treasury sold $1,500,000, the total bid amounting to $5,385,000.

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Although the "expectation of life" is an unvarying fact when applied to a multitude of men, it is not so when applied to an individual. Thus a man of temperate habits, descended from a long-lived ancestry, may expect to live longer than other men whose personal habits and history are different from his, unless he is cut off by one of the accidents to which all are alike exposed. To him, as to others, an ordinary life insurance is indispensable as a precaution against the consequences of these accidents to the wife and children who trust to him for support. And yet, considering his promise of long life, he needs something more; for he may outlive his wife and children. Therefore a policy of insurance which makes a provision for them if he should die in his prime, and at the same time provides against his becoming a dependent upon others if he should live until his life is unproductive, is a reasonable thing. It is adapted to his own expectation of life.

Out of this condition of things has arisen the Tontine plan of life insurance, which is practised extensively by the Equitable Life Assurance Society. This plan fixes a limit of either ten, fifteen, or twenty years, at the end of which the character of the insurance made when life was younger, is changed. Up to the end of the limit, if the premiums are regularly paid, the insurance continues—unless it is closed by previous death—and the insured then chooses either to give it up and receive for it a considerable value in money, or to continue it, withdrawing his share of the surplus in cash, or converting it into an annuity, which, with subsequent dividends, will be likely to cancel subsequent premiums; or, in place of either, to exchange it for a whole-life policy on which all the premiums are acknowledged to have been paid. This plan seems to present the much desired alternative to those who have any reason to anticipate a long life.

It has been urged as an objection to the ordinary plan of life insurance that the longer a person lives who is insured in an ordinary policy, the greater is the proportion of his own money which he is contributing to compensate the loss of the short lives. This objection is exactly met by the Tontine plan of the Equitable Life Assurance Society; and the public favor has turned so strongly towards this plan, that the number of its policies must increase, especially with those who appreciate what the years of old age will need.

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CONTENTS.

PAGE

THE OUTLOOK 429

EDITORIAL ARTICLES:
The Washington Monument 438
While They were About it 439
A Live May Meeting in London 440
Occasional Notes 439
Inquiring Friends 430

SERIAL STORY:
We and Our Neighbors 429

POETRY:
Alms 429
King Edwin's Feast 442
What Came of a Quarrel 445

CONTRIBUTED ARTICLES:
Was it a Vision? 430
The Choice of Two 431
The Call to the Ministry 431
More Heresy 432
The Old Catholics in French and German Switzerland 432
Chancellor Winchell on Evolution 433
The Old Country after Twenty Years 434
Compulsory Education in New York 442

LECTURE-ROOM TALK:
Hope Out of Despair 434

THE HOUSEHOLD:
Polyphemus 444
A Small Victim 444

THE LITTLE FOLKS:
Hanging May Baskets 445
Puzzles 445

BOOKS AND AUTHORS:
Philip Gilbert Hamerton 435
Bric-a-Brac Series 435
American Literature 436
A Resuscitated Literature 436
Notes 436

THE CHURCH 442
THE SUNDAY SCHOOL 441
THE WEEK 443
UPPERMOST TOPICS 446
SELECTIONS 441
FARM AND GARDEN 448
PUBLISHERS' DEPARTMENT 448
FINANCIAL 447

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Embroidered Linen Polonaises, $7.50, $8, $9, and $10.
Linen Polonaises, $5, $5.50, $6, $6.75, and $7.
Great variety of Morning Wrappers, $1.25, $1.75, $2, $2.25, $2.50, $3 to $4.
WE SHALL ALSO MAKE A LARGE DISPLAY OF ELEGANT AND STYLISH NOVELTIES IN
Trimmed Round Hats and Bonnets,
Both imported and of our own manufacture, which we offer at remarkably low prices.
Our Trimmed Round Hats and Bonnets at $10, $12, $15, $18, $20, $22 to $25, are the latest shapes, elegant and original in designs, made of best materials for first-class trade, and are about half the price usually charged for similar quality.
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Untrimmed Hats in all the new shapes.
And a superb assortment of
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On the outward passage from Queenstown to New York or Boston, crossing meridian of 50 deg. at 43 deg. lat., or nothing to the north of 43 deg.
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The splendid vessels on this favorite route for the Continent (being more southerly than any other,) will sail from pier No. 50 North River, as follows:
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LAFAYETTE.....Saturday, June 13
PEREIRE.....Saturday, June 27
PRICE OF PASSAGE IN GOLD (including wine) TO BREST OR HAVRE.
FIRST CABIN.....$125 | SECOND CABIN.....$75
Superior accommodations for a few steerage at $35.
Excursion Tickets at reduced rates.
American travelers going to, or returning from the Continent of Europe, by taking this line, avoid both transit by English railway and the discomforts of crossing the Channel, besides saving time, trouble and expense.
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TO CALIFORNIA, JAPAN, AND CHINA,
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(Including all necessaries for the trip.)
New York to San Francisco, $50, $100, or $110 currency.
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HENRY CHAUNCEY, Com. A. G. Gray, June 6, 12 noon.
COLON, Capt. S. P. Griffin, June 20, at 12 noon,
And every alternate Saturday, calling at Kingston, Jamaica, and connecting with all steamers for Central American and South Pacific ports. Extra steamers for freight and way passengers will be despatched on intervening Saturdays as necessity may require. Steamers leave San Francisco for Japan and China as follows:
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GREAT REPUBLIC.....June 27.
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RUFUS HATCH,
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50 cards with your own name printed on.
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North British and Mercantile
INSURANCE COMPANY,
OF LONDON AND EDINBURGH, G. B.

UNITED STATES BRANCH OFFICE, 54 WILLIAM STREET, cor. PINE STREET, NEW YORK.

Paid-up and subscribed capital	$10,000,000
Gross fire surplus and reserve	3,700,000
Net life assets and annuities	13,300,000
	$27,000,000 00

Gross assets held by Board of Management in New York	$1,600,000 00
The Co.'s actual losses by Chicago Conflagration in 1871 were	1,743,747 81
The Co.'s actual losses by Boston Conflagration in 1872 were	503,680 46

Yet the Company paid these losses at sight, without borrowing or selling a single dollar of permanent investments; continued regular dividends to their stockholders, and at the end of 1873 had entirely made up (not, however, in this country) the losses of these two conflagrations and all others, commencing 1874 with a surplus of $100,000 larger than ever before.

Fire and Life Assets entirely distinct—the one not liable for the other. All fair losses promptly adjusted and paid in money current.

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UNITED STATES BRANCH,
178 Broadway, New York.
Capital and Accumulations,
OVER $2,000,000 IN GOLD.

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Cor. COURT and MONTAGUE STS., Brooklyn.

Citizens' Insurance Company,
No. 156 Broadway, New York.
Organized 1836.

Cash Capital	$300,000 00
Surplus	435,149 33
Assets	735,149 33

James McLean, *Pres.* Edward A. Walton, *Sec.*

ESTABLISHED 1840. CHARTER PERPETUAL.
LYCOMING
FIRE INSURANCE CO.,
OF MUNCY, PA.
STATEMENT, *January 1st*, 1874.

Gross Assets	**$5,766,154 56**
Total losses paid since organization	$4,357,137 54
Cash assets	463,366 22

J. W. CHAMBERLIN & CO., Managers,
150 BROADWAY, NEW YORK CITY.

NIAGARA
FIRE INSURANCE COMPANY,
201 BROADWAY, N. Y.
Cash Assets, Jan. 1, '74 - - $1,300,000

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SNIDER & LINDSEY, Cincinnati, Ohio.
BEVERIDGE & HARRIS, Chicago, Ill.

TEMPLE & BEATTIE,
INSURANCE AGENTS,
163 Broadway, New York.

Citizens, Newark, Assets	**$400,000**
Amazon, Ohio, Assets	**900,000**

THE MANHATTAN
Life Insurance Co.,
156 AND 158 BROADWAY,
Will Issue Policies on Sound Lives on all Approved Plans.

Accumulated Assets, Jan. 1st, 1874	$9,009,462 33
Reserve to meet all Liability	7,342,835 38
Surplus over Liability	$1,666,626 95

HENRY STOKES, President.
C. Y. WEMPLE, Vice-Prest.
S. N. STEBBINS, Actuary.
J. L. HALSEY, Secretary.
H. Y. WEMPLE, H. B. STOKES, } Asst. Secretaries.

HANOVER
FIRE INSURANCE COMPANY,
120 BROADWAY, NEW YORK.

Cash Capital	**$400,000**
Total Assets over	**$1,000 000**

B. S. WALCOTT, President.
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ASSETS
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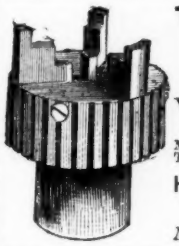

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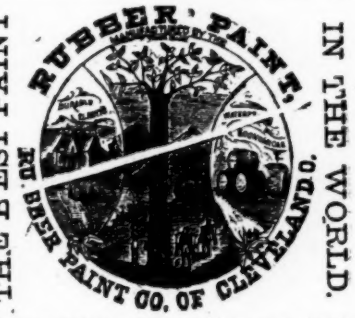

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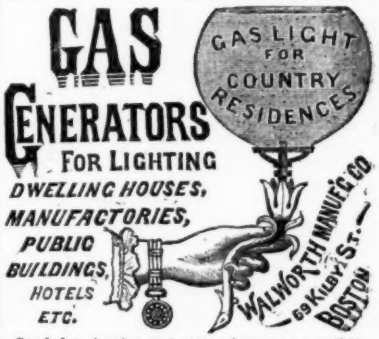

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CONTENTS.

PAGE

THE OUTLOOK 449

EDITORIAL ARTICLES:
- Christianity—What is it? 458
- Methodist Reconciliation 458
- A Question Well Settled 459
- An Old Question Revived 460
- Occasional Notes 459
- Inquiring Friends 460

SERIAL STORY:
- We and Our Neighbors 449

STAR PAPER:
- My Peacocks 451

POETRY:
- In the Shadow of the Cross 449
- By the Grave of Henry Timrod 452
- Hereafter 454
- "Fairy" in the Orchard 464

CONTRIBUTED ARTICLES:
- The Grace of Living 452
- The Early Anti-Slavery Days. IX 452
- Preaching for the Multitude 453
- A Comforting Belief 453
- The King's Gallery of Ancient Worthies 453
- The Gospel of Hope 454
- The Swing Trial and Its Theological Significance 454

LECTURE-ROOM TALK:
- Stones of Remembrance 455

THE HOUSEHOLD:
- After Arbutus 463
- The New Pupil 463

THE LITTLE FOLKS:
- A Poor Little Nun 464
- Speckle 465
- Puzzles 465

BOOKS AND AUTHORS:
- Moncure D. Conway 455
- Louise Chandler Moulton 456
- Bible Study 456
- Notes 456

THE CHURCH 462
THE SUNDAY SCHOOL 460
SELECTIONS 461
THE WEEK 462
SCIENTIFIC AND SANITARY 468
PUBLISHERS' DEPARTMENT 468
FINANCIAL 467

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27 Park Place, New York.

CONTENTS.

	PAGE
THE OUTLOOK	469
EDITORIAL ARTICLES:	
Phantom Congregations	478
Episcopal Prospects	479
Shams	479
The Newspaper in America	480
Occasional Notes	479
Inquiring Friends	480
STAR PAPER:	
The Solitary Flower	471
POETRY:	
A White Violet	469
Kinship	471
The Acolyte	472
Plight	481
A Bird's Experience	483
The Holy Child	484
Our Menagerie	485
SERIAL STORY:	
We and Our Neighbors	469
CONTRIBUTED ARTICLES:	
Can Juvenile Crime be Checked?	472
Remarks on Dr. Edward Beecher's Articles on Retribution	472
The Children's Sabbath	473
Federal Street	473
The Hampton Anniversary	474
The Early Anti-Slavery Days. X	481
LECTURE-ROOM TALK:	
The Beauty of Christ	475
THE HOUSEHOLD:	
Mrs. Perry's Boys	483
THE LITTLE FOLKS:	
Child-Life on a Farm	484
My Tenement House	485
Puzzles	485
BOOKS AND AUTHORS:	
John Lothrop Motley	475
A Medical Hero of the Revolution	476
Notes	476
THE WEEK	483
THE CHURCH	482
THE SUNDAY SCHOOL	480
ART NOTES	481
FARM AND GARDEN	488
PUBLISHERS' DEPARTMENT	488
FINANCIAL	487

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Premiums received on Marine Risks, from 1st January, 1873, to 31st December, 1873	$6,511,114 22
Premiums on Policies not marked off 1st January, 1873	2,212,160 70
Total amount of Marine Premiums	$8,723,274 92
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.	
Premiums marked Off from 1st January, 1873, to 31st December, 1873	$6,290,016 73
Losses paid during the same period	$2,960,882 49
Returns of Premiums and Expenses	$1,258,319 26

The Company has the following assets, viz.:

United States and State of New York Stock, City, Bank and other Stocks	$8,567,105 00
Loans secured by Stocks, and otherwise	2,862,600 00
Real Estate and Bonds and Mortgages	467,000 00
Interest, and sundry notes and claims due the Company, estimated at	422,894 66
Premium Notes and Bills Receivable	2,833,302 27
Cash in Bank	521,340 59
Total Amount of Assets	$15,613,642 52

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next.

The outstanding certificates of the issue of 1870, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and canceled. Upon certificates which were issued for gold premiums, the payment of interest will be in gold.

A dividend of Forty Per Cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1873, for which certificates will be issued on and after Tuesday, the Seventh of April next.

By order of the Board,
J. H. CHAPMAN, *Secretary.*

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Net life assets and annuities	13,300,000
	$27,000,000 00
Gross assets held by Board of Management in New York	$1,600,000 00
The Co.'s actual losses by Chicago Conflagration in 1871 were	1,743,747 81
The Co.'s actual losses by Boston Conflagration in 1872 were	503,680 46

Yet the Company paid these losses at sight, without borrowing or selling a single dollar of permanent investments; continued regular dividends to their stockholders, and at the end of 1873 had entirely made up (not, however, in this country) the losses of these two conflagrations and all others, commencing 1874 with a surplus of $100,000 larger than ever before.

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Branch Offices. { 26 COURT ST., Brooklyn. { 106 BROADWAY, " E. D.

Capital,	**$1,000,000 00**
Assets, Jan. 1. 1874,	**2,255,937 08**
Liabilities,	**171,081 95**

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CYRUS PECK, Sec'y.

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Organized 1836.

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Assets	735,149 33

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LYCOMING

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OF MUNCY, PA.

STATEMENT, *January 1st*, 1874.

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Total losses paid since organization	$4,356,157 51
Cash assets	463,336 22

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150 BROADWAY, NEW YORK CITY.

HANOVER

FIRE INSURANCE COMPANY,

120 BROADWAY, NEW YORK.

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Total Assets over	**$1,000 000**

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"BABY SYLVESTER."

By BRET HARTE.

"A Story for Boys" from St. Nicholas for July.

IT was at a little mining camp in the California Sierras that he first dawned upon me in all his grotesque sweetness.

I had arrived early in the morning, but not in time to intercept the friend who was the object of my visit. He had gone "prospecting,"—so they told me on the river,—and would not return until late in the afternoon. They could not say what direction he had taken; they could not suggest that I would not be likely to find him if I followed. But it was the general opinion that I had better wait.

I looked around me. I was standing upon the bank of the river; and, apparently the only other human beings in the world were my interlocutors, who were even then just disappearing from my horizon down the steep bank toward the river's dry bed. I approached the edge of the bank.

Where could I wait?

O, anywhere; down with them on the river-bar, where they were working, if I liked! Or I could make myself at home in any of those cabins that I found lying round loose. Or, perhaps it would be cooler and pleasanter for me in my friend's cabin on the hill. Did I see those three large sugar-pines? And, a little to the right, a canvas roof and chimney over the bushes? Well, that was my friend's,—that was Dick Sylvester's cabin. I could stake my horse in that little hollow, and just hang round there till he came. I would find some books in the shanty; I could amuse myself with them. Or I could play with the baby.

Do what?

But they had already gone. I leaned over the bank, and called after their vanishing figures:

"What did you say I could do?"

The answer floated up slowly on the hot, sluggish air:

"Pla-a-y with the ba-by."

The lazy echoes took it up, and tossed it languidly from hill to hill, until Bald Mountain opposite made some incoherent remark about the baby, and then all was still.

I must have been mistaken. My friend was not a man of family; there was not a woman within forty miles of the river camp; he never was so passionately devoted to children as to import a luxury so expensive. I must have been mistaken.

I turned my horse's head toward the hill. As we slowly climbed the narrow trail, the little settlement might have been some exhumed Pompeian suburb, so deserted and silent were its habitations. The open doors plainly disclosed each rudely furnished interior,—the rough pine table, with the scanty equipage of the morning meal still standing; the wooden bunk, with its tumbled and disheveled blankets. A golden lizard—the very genius of desolate stillness—had stopped breathless upon one threshold; a squirrel peeped impudently into the window of a cabin; a woodpecker, with the general flavor of undertaking which distinguishes that bird, withheld his sepulchral hammer from the coffin-lid of the roof on which he was professionally engaged, as we passed. For a moment, I half regretted that I had not accepted the invitation to the river-bed; but, the next moment, a breeze swept up the long, dark cañon, and the waiting files of the pines beyond bent toward me in salutation. I think my horse understood as well as myself that it was the cabins that made the solitude human, and therefore unbearable, for he quickened his pace, and with a gentle trot brought me to the edge of the wood and the three pines that stood like videttes before the Sylvester outpost.

Unsaddling my horse in the little hollow, I unslung the long *riata* from the saddle-bow, and tethering him to a young sapling, turned toward the cabin. But I had gone only a few steps when I heard a quick trot behind me, and poor Pomposo, with every fiber tingling with fear, was at my heels. I looked hurriedly around. The breeze had died away, and only an occasional breath from the deep-chested woods, more like a long sigh than any articulate sound, or the dry singing of a cicala in the heated cañon, were to be heard. I examined the ground carefully for rattlesnakes, but in vain. Yet here was Pomposo shivering from his arched neck to his sensitive haunches, his very flanks pulsating with terror. I soothed him as well as I could, and then walked to the edge of the wood and peered into its dark recesses. The bright flash of a bird's wing, or the quick dart of a squirrel, was all I saw. I confess it was with something of superstitious expectation that I again turned toward the cabin. The rest of this Story, which is BRET HARTE's first effort in the field of Juvenile Literature, will be found in **St. Nicholas for July.** For sale by all NEWS-DEALERS—PRICE 25 cts.—and by the Publishers,

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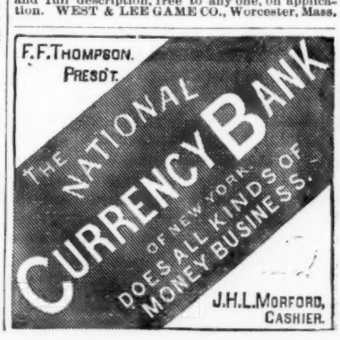

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Yet, strange to say, nearly all the prejudice which is now found existing against life insurance is the prejudice of women. Some of them say that the act of insuring life is an effort on the part of their husbands to counteract the decrees of Providence! But those women who think that they have a warrant for their prejudice in the decrees of Providence will have to acknowledge that the good which has resulted from life insurance would never have been permitted had it been in opposition to the Providential will.

This prejudice exists in the minds of some intelligent women. They dislike to have anybody think of the future in connection with an insurance policy; their sensitiveness revolts against the foresight of husbands and fathers who desire to have their lives insured; and they cry out, with comical indignation, "You are selfish, since you wish to die before me!"

But, madam, no man wishes to die before you; yet every man knows that he must die, and, according to the natural order, your husband should precede you. When he received you in marriage, he agreed to protect and aid you not only through all his life, but through all yours. Every child born in your union is dependent upon him. He owes to you, and to his sons and his daughters, that instrument of work, that consolation of repose, that indispensable element of life which we call capital. Let him pay this debt. It is as sacred as other debts; and, although you yourself may have resolved to die, like the widow in India, upon the funeral pyre of your husband, you must remember that children are made to survive their father. And the father, in view of his own death, will find consolation in the fact that he has protected his children by a life insurance policy!

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CONTENTS.

PAGE

THE OUTLOOK 489

EDITORIAL ARTICLES:
A Great Heresy 498
The Commencement Season 498
Climatic 499
Occasional Notes 499
Inquiring Friends 500

SERIAL STORY:
We and Our Neighbors 489

STAR PAPER:
More Room! 494

POETRY:
The Spinning Undine 489
Poor Little Katy 491
Idling One Day in June 492
That Day 494
The Prophet's Wonder Staff 495
Compensation 504
Fairies 505

CONTRIBUTED ARTICLES:
A Seasonable Meditation 491
Mixed Schools 492
A Reformation by Authority 493
Fear as a Religious Motive 493
Remarks on Dr. Edward Beecher's Articles on Retribution.—II 501

LECTURE-ROOM TALK:
Christian Usefulnes 494

BOOKS AND AUTHORS:
Masson's Life of John Milton 495
Charles Dudley Warner 496
African Exploration 496
Notes 496

THE HOUSEHOLD:
Clytemnestra 504

THE LITTLE FOLKS:
Tim Higginbottom's Elephant 504
Puzzles 505

THE CHURCH 502
THE SUNDAY SCHOOL 500
THE WEEK 503
SELECTIONS 500
TRUTHS AND TRIFLES 501
SCIENTIFIC AND SANITARY 508
PUBLISHERS' DEPARTMENT 508
FINANCIAL 507
UPPERMOST TOPICS 506

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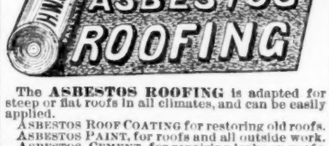

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CONTENTS.

	PAGE
THE OUTLOOK	509
EDITORIAL ARTICLES:	
God our Help	518
Clothes	518
Strikes and Wives	518
New York	519
The Condition of the South	519
Occasional Notes	519
Inquiring Friends	520
SERIAL STORY:	
We and Our Neighbors	509
POETRY:	
Disenchanted	509
To Whittier	511
The Breath of God	513
Bobolink's Song	514
The Strength of the Hills	515
Longing and Listening	524
CONTRIBUTED ARTICLES:	
Theological Honesty	511
"Brother Moody."	511
The College and the Government	512
Promises to Pay	512
A Winter in Rome	513
Remarks on Dr. Edward Beecher's Articles on Retribution.—III.	513
The Lookout in Germany	514
The Early Anti-Slavery Days.—XI	521
The Permanent in Scripture	521
LECTURE-ROOM TALK:	
The Meaning of Law	515
THE HOUSEHOLD:	
"Cherry Ripe."	524
THE LITTLE FOLKS:	
Bob's Independence	524
The Lost Kittens	525
Puzzles	525
BOOKS AND AUTHORS:	
Smith's Dictionary of the Bible	516
Notes	516
THE SUNDAY SCHOOL	520
THE CHURCH	522
THE WEEK	523
FARM AND GARDEN	528
PUBLISHERS' DEPARTMENT	528
FINANCIAL	536

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FIRST CABIN ... $125 | SECOND ... $75 | THIRD ... $35

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Steamers leave Pier 42, North River, New York, as follows:

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Gross fire surplus and reserve	3,700,000
Net life assets and annuities	13,300,000
	$27,000,000 00
Gross assets held by Board of Management in New York	$1,600,000 00
The Co.'s actual losses by Chicago Conflagration in 1871 were	1,743,747 81
The Co.'s actual losses by Boston Conflagration in 1872 were	503,680 46

Yet the Company paid these losses at sight, without borrowing or selling a single dollar of permanent investments; continued regular dividends to their stockholders, and at the end of 1873 had entirely made up (not, however, in this country) the losses of these two conflagrations and all others, commencing 1874 with a surplus of $100,000 larger than ever before.

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Accumulated Assets, Jan. 1st, 1874	$9,009,462 33
Reserve to meet all Liability	7,342,835 38
Surplus over Liability	$1,666,626 95

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Citizens, Newark, Assets	$400,000
Amazon, Ohio, Assets	900,000

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Organized 1836.

Cash Capital	$300,000 00
Surplus	435,149 33
Assets	735,149 33

James McLean, *Pres.* Edward A. Walton, *Sec.*

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OF MUNCY, PA.
STATEMENT, *January 1st, 1874.*

Gross Assets	$5,766,154 56
Total losses paid since organization	$4,937,137 54
Cash assets	463,366 22

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HANOVER
FIRE INSURANCE COMPANY,
120 BROADWAY, NEW YORK.

Cash Capital	$400,000
Total Assets over	$1,000 000

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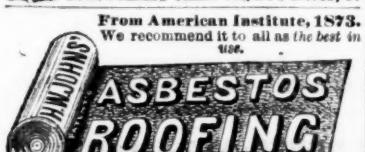

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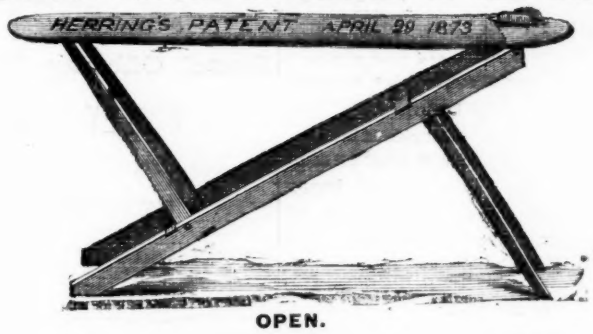

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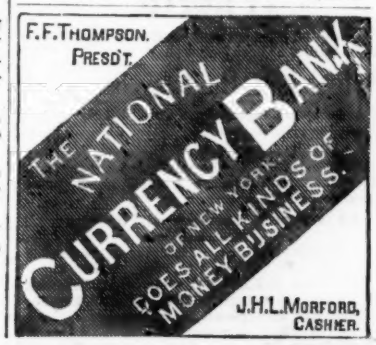

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